A Christmas Gift

— To Maggie —

1855

MAN AND HIS MONEY.

MAN AND HIS MONEY:

ITS USE AND ABUSE.

BY THE

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EDINBURGH.

"Of Thine Own have we given Thee."—1 Chron. xxix. 14.

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PREFACE.

THE names of John Thornton, and of Henry, his son, are familiarly known as ranking among the most munificent of modern times. The latter is said to have expended about six-sevenths of his annual income, or £9000, upon works of charity and mercy, for several successive years. Amid this great liberality, it was his practice to keep as regular and as exact an account of all that he gave away, as he did in regard to his commercial transactions. Upon each page of the Register which he employed for that purpose some appropriate text was inscribed. He was liberal, but it was upon system. He was large-hearted, but it was not at the bidding of mere impulse or emotion.

Now, one leading object of this little volume is to induce Christians to imitate the Thorntons, and not merely to give, but to give upon system—to contribute to the

cause of God, "as He has prospered,"—and that as carefully, conscientiously, and uprightly, as they deal with their fellow-men. There is reason to fear that when men contribute at all, it is too often from habit, from impulse, or some vague, indefinite sentiment—not from a solemn sense of responsibility to God. The Great Giver is not made a party. Some give from compulsion, because parliaments enact, and laws enforce the duty. Others give at random, and without forethought. They do not remember that they are stewards, and therefore responsible to the Great Proprietor; and, in consequence of that oblivion, millions of His property are employed without his will being once consulted. A remedy for that state of matters is urgently needed.

Moreover, there are some peculiarities in our times which seem to invite our special attention to this subject. The sad disclosures which have recently been made, as to the utter insufficiency of mercantile honour to resist the impetuous current of speculation, or the love of money, indicate that there is surely some better way to happiness than that which myriads are pursuing. The forgeries and other crimes of Fontleroy, with his eventual execution, are still fresh in the memory of many. Then railway speculations, urged till they became a mania ending in wide-spread ruin—seats in Parliament ignominiously vacated for frauds committed—friends and

families worse than beggared, disgraced—and more recently still, men of high rank and wide-spread influence placed at the bar of Justice as felons, and there condemned to long years of penal servitude—all these seem loudly to warn our nation and the world, that there is far more truth in God's word on the subject of Money than multitudes have hitherto believed.

True ; any attempt to counteract so gigantic an evil seems a forlorn hope. The world is so deeply posted in its worldliness that it appears in vain to seek a remedy. Yet as a large measure of the trade and the commerce of Britain is understood to be at this moment in the hands of comparatively young men, around whom the world's entanglements have not yet been very tightly wrapt, we may see in that fact one encouraging reason for efforts like the present.

On the other hand, however, if men have hitherto been "mad upon their idol," riches, some events which are now occurring are fitted to render them still more thorough devotees. Till a very recent date, Brazil and Russia furnished the chief supplies of gold to the world. In the former country, a ton of solid rock had to be crushed and sifted before science and handicraft combined could gather up more than half an ounce of gold. In Russia, again, the gold sands of Yegoro Kankuiski yield one pound troy for every hundred and forty tons

of sand. At Toulubinsk that quantity of gold cannot be procured from less than one hundred and ninety tons, while at the mines of Maryninsk two hundred and thirteen tons are required to yield the pound. In some of the recently-discovered gold-fields, however, a single cart-load of earth will yield an ounce or two of gold, while in many cases, all that is needed by the gold-hunter is a knife to pick the metal from the substance in which it lies embedded. In some instances, masses of gold weighing many pounds are dug up. In the year 1851, for example, a nugget called "a hundredweight of gold," but weighing one hundred and six pounds, was discovered, and other nuggets, weighing twenty-seven, twenty-eight, forty-five, forty-eight, nay, even one hundred and twenty-six pounds, have been obtained.

Again, "this new and leviathan produce" of gold-land began at a period when the value of all the gold that had accumulated in man's possession since time began, was estimated at £600,000,000 sterling, of which, perhaps, about a fourth part existed as *coin*. But since the year 1848, when California first became famous for its produce, the average annual rate from all the fields, for a period of six years, is estimated at about £20,000,000; so that in about thirty years, the quantity of gold in the world may be doubled. The following table will ex-

hibit the progressive productiveness from the year 1848 to 1853 :—

Year.	From California.	From Australia.	From Elsewhere.	Total.
1848,	Trifling.	Not discovered.	£ 8,000,000	£ 8,000,000
1849,	£ 2,000,000	Do.	8,000,000	10,000,000
1850,	9,000,000	Do.	8,000,000	17,000,000
1851,	13,000,000	£ 1,000,000	8,000,000	22,000,000
1852,	15,000,000	14,000,000	8,000,000	37,000,000
1853,	20,000,000	20,000,000	8,000,000	48,000,000*

Now, the effects of such quantities of this precious metal poured into the lap of man in so brief a period, have already been manifold. Some of the poor have suddenly become rich ; cities have been thinned of their inhabitants in some cases, and as suddenly doubled or trebled in others. Servants have become masters, and, by sad reverses, masters have sometimes become servants. Banks have been bewildered ; governments have been brought to a dead-lock in their legislation on the subject ; while profligacy has increased to a humbling extent, and organic changes have been wrought, and forced populations have sprung up, over wide regions of the world.

But amid all these movements, we do not notice that He who created the silver and the gold, or gave the earth which contains them to the children of men, is

* Westgarth's *Victoria*, p. 181.

generally acknowledged, thanked, or honoured with His own. Everywhere, too many still act like the rich fool of the Scriptures, and say, "*My* barns," "*my* fruits," "*my* goods," without once recognising the Bountiful Giver of all. And, if God be largely forgotten, ought He to be so? If men, like Tyre of old, "by their great wisdom, and by their traffic, have increased their riches;" "if their heart be lifted up because of their riches;" and if they "have set their heart as the heart of God," should not the lofty look be abased? At least, should men not be called on to recognise the rights of Him who is Proprietor of all, and to use his gifts according to his mind?

The following pages, then, are designed to promote that end—to assert the supremacy of God, and recall some at least, to a sense of their dependence, that they may be rich indeed. We would seize the opportunity which is suggested by man's still unsated, nay, enlarging, appetite for wealth, to tell him of its use and abuse. Many are now dissatisfied with the prevailing practices and views. Opinions which point in the right direction are floating in their minds, and an attempt is here made to collect and embody these, or to stamp them with the impress of Him to whom the earth and its fulness belong. If even Christians could be induced fairly to consider, and systematically to adjust, the question—

"How much owest thou to my Lord?" the cause of truth would very largely gain. If one and another among those who feel that they are stewards could be led to act upon the maxim that they do not live for selfish ends, but for God and his purposes; or were men trained to give in proportion as He has blessed them, the woes of the world would in the same proportion be soothed. The element of honesty introduced into the highest of all departments—our duty to God, would diffuse its beneficent influence through life, and a new or a medicating principle would become paramount at once in the heart of man and in the marts of business.

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MAN AND HIS MONEY.

CHAPTER I.

EXPLANATIONS.

"Occupy till I come."—LUKE xix. 13.

The case stated—Principles announced—Proprietorship—Stewardship—Accumulation—The Mansion—Provision for children—Plans for regulating gifts often insufficient or inapplicable—Power of covetousness—Its reign and effects—Systematic swindling—Seneca, a miser—Lord Bacon, a victim—The spirit of the age—The gold fields—The problem—Its right solution.

To make our world better, and therefore happier, is one design of God over all, alike in Providence and Redemption.

But man's wayward heart often mars that purpose. He sets aside the Supreme Will, and makes self, not God, his centre. This dislocates our whole social system; it acts in morals as a suspension of the law of gravitation would act in physics. Such selfishness detaches man from his great centre, God, and leaves him, like a wandering star, to hasten onward to extinction. When thus detached, man becomes a moral falsehood;—he is false in all the

relations of life, as well as to himself, and by a necessary law, becomes a source of ever-deepening misery.

In no respect is this disorder more remarkable than in the acquisition and the use of Money; and as the following sections are designed to draw attention to that subject, the path may be more clear for the discussion if some preliminary explanations be submitted.

The use or the abuse of riches is a topic upon which very extreme opinions have been held. Some men act as if they were the unchallengeable proprietors of all that they possess, or were responsible to none for their mode of employing what God has bestowed. Their own persons, or their own homes, their pomp, pride, and circumstance, absorb or demand the whole. Others, again, have prescribed rules upon the subject of money, and its use, which it would be difficult or impossible to practise. They would fetter and restrain us by laws and rates where He who gave us the gospel has left us free as the gospel itself.

But, with the word of the Great Arbiter before us, we would avoid both of these extremes. In regard to his possessions, man is a steward, not a proprietor—that is, the scriptural position against those who use the gifts of God, his bounty and benificence, without reference to his will, his purposes, or his glory. Here at least Proudhon's maxim is unanswerable—"Property is robbery;" and the words, "It is the Lord's," occurring again and again with solemn emphasis in the Pentateuch, embody a deep principle alike for Gentile and Jew. On the other

hand, "Freely ye have received, freely give," is the scriptural position against those who would cramp and fetter the believer in Jesus by statute, or some unvarying proportion applicable to every steward. "Free-will offerings" are to be presented to the Lord of all, and they who have learned to bring such gifts with a ready mind, according to the word of God, will "pour blessings round them like a shower of gold."

Farther, we do not agree with those who argue that it is not lawful for Christians to lay up wealth at all. Accumulation, no doubt, is—what it has been called—the crucible of character; and many have suffered, or perished morally there. Yet, were it to be proscribed because it has been abused, many of the noblest and most beneficial enterprises in the world would be abruptly closed. There is truth in the picture, that if capital were abolished among Christians, till all were equally poor, or equally rich, a withering blight would sweep like the Sirocco over some of the very plans for winning man back to his God which signalize our day.* This subject will hereafter be fully considered.

And neither do we argue here, as some have done, that it is wrong for a Christian to leave any property to his children, or his heirs. Remarkable cases pointing in that direction are not to be erected into a rule, and with the only infallible guide before us, it is manifest that it is not necessarily a sin, a snare to children, or a distrust of God, to leave a heritage behind us. If some, in defence of their views, can quote the Saviour's language, "Lay

* See *The Bible in the Counting-House*, by Dr Boardman, p. 102.

not up for yourselves treasures on earth," then, apart from all other explanations, we can quote the words of his apostle, "The children ought not to lay up for the parents, but the parents for the children." "Put no money in the bank for thy wife or children," said Edward Irving, "but write prayers for them in the Book of life. Be this thy bank of faith; be this thy exchange, even the providence of God, and let the lords of thy treasury be the prophets and apostles who went before thee." But, soberly viewed, the word of God enacts no such rules; nay, by general principles, by precept and example, it teaches the reverse. No doubt, some noble examples, such as Irving himself was honoured to give, are needed to startle men out of their selfish complacency; and as certainly, parents and others, in countless cases, act in this respect in a manner utterly opposed to the spirit of God's word. They seem to think that what Judge Hale called "a massy and a huge bequest to posterity," is essential to their happiness here and their preparation for eternity. But upon that subject also there will hereafter be occasion to comment; meanwhile, it is enough to say, that we argue neither for the neglect of children, nor for aught that would render them independent of a heavenly Father's care, and bequeath to them only a heritage of woe. Luther's words, no doubt, are weighty. In the full confidence of a simple-minded believer, he said, before he died, "I have no house, no field, no possessions, no money to leave. Thou, O Lord, hast given me a wife and children. To thee I restore them. Nourish, teach, preserve as hitherto

Thou hast preserved me, O Father of the fatherless and Judge of the widow." And there are cases where that spirit should be imitated with joy—at this hour there are many throughout the world who can imitate it and rejoice. But upon the general subject, our Father who is in Heaven has made his mind abundantly clear, as upon every other topic which bears upon the blessedness of man, and for that purpose his word is to be searched.

Another question is also left open here—To what extent may Christians indulge their taste for the elegancies of life? In some countries, and at some periods, sumptuary laws have been made to regulate men's dress, their table, and personal deportment, down to the minutest particular. Sparta, Geneva, England, indeed most of the historical nations, at certain stages of their progress, furnish us with examples. In other cases, men who are friendly to the cause of truth have pled for a wide range of freedom. They have specified elegant mansions, with costly furniture, picture galleries, rich gardens, and the countless appliances by which taste ministers to our enjoyment, or luxury stimulates indulgence, as things which are not to be *all* condemned. Conceding the extent to which they are abused, such men argue at the same time, not merely for their toleration, but for their usefulness up to a certain point.

Upon that question, however, we do not require to enter so as to dogmatize. It cannot be discussed, except in terms so general as to render the discussion often fruitless, or tantalizing to an inquirer. Here also the scriptural method is to implant great truths in the

soul—like the love of the Saviour upon the one hand, or of the perishing upon the other, and then leave these truths, blessed by the Spirit, to produce their appointed fruits—to rectify, to regulate, or utterly put down men's practices, according to the wisdom which comes from above. That millions are annually squandered upon luxuries which are worse than worthless, no man with the Bible in his hand can deny, and that many might learn a lesson even from the wild revolutionists of France is no less certain. When Robespierre, for instance, was executed, he was found possessed of just thirty-six francs, or three days' supply at the rate which he and his brothers in atrocity allotted to themselves from the public purse. But we would try to adopt the Bible's method of correcting all abuses. The distinction of ranks is to be regulated, not effaced. Society is not a prairie, with its leagues of level stretching away beyond our ken. There are Alps in it; there are even Andes. Thus society is, and thus it will remain—for thus the God of providence designed it to be.

Moreover, what would be luxury in one case, or one age, is becoming, or even necessary in another. To deny that were to throw the world back upon barbarism, or to oppose, in one department, the great law of human progression; and all attempts to draw a sharp, or a definite line in such cases, appear to betray a desire to be wise above what is written. God has given his people liberty: they are responsible to Him for its use, or abuse, and here as everywhere, his word is to be our only chart while on the way to eternity.

Neither do we in this volume adopt any absolute, or rigid proportion as applicable to the givings of all to the cause of God—say a tenth of our income, a seventh, or any other ratio. It will hereafter appear that there *should* be, and if we be faithful to God, there *must* be, a righteous proportion between what He has bestowed upon us, and what we devote to his cause. Men must learn to act towards the Sovereign Proprietor as the upright do to all besides, and instead of lavishing his stores at discretion, or at random, they must be prepared with an account of their stewardship. But still to fix upon an unvarying tenth as some have done, would often be to adopt a low and a defective standard. One of our chief designs, as will afterwards appear, is to urge every man conscientiously to decide for himself what he should devote to God from year to year. Instead of leaving that to impulse, to hazard, to casualty, or caprice, it should be done deliberately, under the eye of God, and with the conscience sensitively alive to his righteous claims. For want of system, or of faithfulness in this matter, His cause languishes in the world ; His glory is shaded or eclipsed, and the covetous can quietly despise the churl who calls himself bountiful, or professes that he is "not his own," while his grasping and tenacity vie with those of the veriest devotees of wealth.

At present, however, it is enough to say that, as property varies in amount, or as providential circumstances, viewed in the light of Scripture, may indicate, the proportion devoted to God must rise or fall, and that not merely in different cases, but in the same case at different times.

In this connection, we are called to admire the wisdom of the word of God not merely in what it enacts, but also in what it does not stipulate:—when it is silent, and when it speaks, it is equally signalized by the wisdom which comes from above. The Bible is the book of the whole world, as well as of God. The millionaire, and the inmate of an almshouse, the Briton and the Esquimaux, are equally to find their religion there; and to fix upon any single ratio as being applicable to all these, seems sufficiently unwise. As a more excellent way, God has taken our hearts into his hand. He has explained his plan, his purposes, and his claims. He has pointed us both to the Lamb, and to the wretched for whom he died, and then dismissed us to our duty, saying,—Go now, be a steward for Me,—assured that if that motive do not sway us, the bribes which fascinate will become bitterness at last, as the silver of Judas which had once glittered so brightly, afterwards stung him to death.

Behind such concessions as have now been made, some may retreat, and feel free to disregard all that can be said on the subject of proportion between what God bestows upon us, and what we employ in directly advancing his cause. If property may be accumulated, they will accumulate; if children should be provided for, parents may hoard:—but even although these concessions may be thus misconstrued or abused, where conscience is flexible and principle weak, no attempt should be made to support the cause of truth by extreme opinions. Such a course is ever a cause of weakness, and seldom fails to produce a reaction or recoil.

Our object, then, is to guide, upon scriptural principles, to a right answer to the question, "How much owest thou to my Lord?" A sound public opinion regarding even the Christian's position as a steward, still requires to be created, and we would help forward its creation. It is not necessary to describe at length the sin which the word of God brands under the name of Covetousness, and always associates with whatever is most offensive and most vile, "the root of all evil," by bad pre-eminence, "Idolatry." We assume its existence. It will not be denied. Its spell is upon all. It is the abuse and perversion of a great law of man's nature, the law which teaches him to aspire heavenward and Godward; or of a law not less primary—the law of self-preservation. It is the ruling passion of nearly all men, of all tastes and all times. "Take heed and beware of covetousness," said the All-wise; and though his word teems with such warnings against the sin, men have not been warned. At one time they call it "the great queen-regent of the world;" at another, "the all-consuming cancer" of the church; at another, her "deadly upas;" at a fourth, "a fatal opiate," while others assure us, that at the best, man is only the heir of a vault, or the lord of a grave. Yet vain are all such exposures. Though it creeps stealthily upon man like grey hairs or dropsy, the conquests of covetousness continue far wider than those of Alexander. The monarch and the menial are alike its slaves. The phlegmatic are covetous, because this freezing sin specially suits their nature; the earnest, because it stimulates; the licentious, because it can pamper; the

ambitious, because it can exalt; the stupid, because it compensates for dulness. And the savage and the civilised equally own its power; it competed with cannibalism for the control of the brutalised Feejee. Prosperity fans it, and adversity cannot quench it; men willingly bow down before it, as the tyrant summoned them of old to bow before another idol in the plain of Dura. Herbert was right when he apostrophised gold, and said:

"Thou art the man, and man but dross to thee."

For it, the domestic affections are chilled or outraged. For it, the training of the young is neglected by their parents, or delegated to others, that the father may live amid the scenes where men scramble for riches. If such fathers train their children at all, it is often in little else than the mean knowledge which teaches how to buy, and sell, and get gain.

Farther: this passion reigns in the senate-house, among our honourable men; and money is often regarded there as a synonyme for both wisdom and power. I was the channel, the Secretary of a former prime-minister once said without a blush, of carrying a parliamentary measure "by a pecuniary distribution." "With my own hand, I secured one hundred and thirty votes. . . . Eighty thousand pounds were set apart for the purpose. Forty members of the House of Commons received from me a thousand pounds each. To eighty others I paid five hundred pounds a piece."* And the same vicious power is ascendant upon Exchange, and in the market-

* *Chronicles and Characters of the Stock Exchange*, p. 97.

place: he who does not pay assiduous homage to the idol there, must leave these busy haunts, while the mere fraudulent semblance of wealth not seldom dupes those who are blinded by their passion, till they are caught in the pitfall which is dug for themselves by those who deem opulence the chief good.

Examples of all this occur from time to time, but the following, which is an affair of yesterday, may suffice for all:—Certain merchants in London lately failed in business, and absconded. The liabilities of their firm amounted to £500,000. On being apprehended at Malta and brought back to this country, they were charged with three distinct offences, and committed for trial upon two charges of felony, each entailing punishments of not less than seven years' transportation, or four years of penal servitude.* Now surely such things clearly exhibit the worthlessness of mere mercantile honour, and the need of some higher principles to resist the pressure of Mammon, whose highest maxim is "Post nummos virtus." An orator and judge of our day has said, that as surely as the vulture in her blood-stained nest hatches a vulture, does the flattery of courtiers foster tyranny and tyrants; and not less surely does the unlicensed love of money lead to infamy or degradation.

But we are still only touching the margin of the empire of money. Along with ambition and the love of pleasure, it is the grand instigator of men's actions.

* "The polite term for public swindling is *defalcation*, a very genteel term to gild the character of those whose desert is imprisonment."—*Mercantile Morals*, by W. H. Van Doren.

It is the passport to command in our armies; it opens the way to a place in the councils of royalty. In the spirit of Simon Magus, it purchases even "the cure of souls," for instead of being branded with the stigma of infamy, covetousness has so far encroached upon all that is pure and holy, that the church, nay, the very altars of God, are polluted by its presence. The love of money thus clings to man like the garment by which fable tells us that Hercules was consumed. Like the famishing ostrich, which will swallow wood, stones, or even iron, this passion is omnivorous, and we cannot decide how far an old man must have advanced in the process of dying, before his confidence in his idol, his love of it, his grief at losing it, his determination still to grasp it, shall have passed away. Even to that dying sinner, the passion for money is like the rod of Moses, swallowing up all that comes into competition with it. "Who so intent upon the world commonly as those who are just going out of it? Who so diligent in heaping up wealth as those who have neither will nor power to spend it."* A mother's love for her children has been called the mighty hunger of the heart, but have we not something now before us which still better deserves that name?

Yet even more than this. Some of these conquests are only vulgar triumphs, and money has accomplished greater things than these. It has laid prostrate the grandest intellects, and baffled the profoundest philosophers. Seneca, for example, reasoned against avarice like a sage, and yet became its victim, till his accumulations

* Dr South.

attracted the imperial cupidity of Nero, and gave occasion to the philosopher's death. Nay, even the founder of a new philosophy has fallen before the power of riches. Lord Bacon could call them "the baggage of virtue," or a mere incumbrance to it. He could assure us that "there is no use of riches but in spending them;" and add, that "the possession of them gives their master no sensible pleasure." He could sagely counsel men thus: "Seek not to raise great riches, but such as thou mayest get justly, use soberly, distribute cheerfully, and leave contentedly." "The ways to grow rich," that philosopher adds, "are various, and most of them foul;" and yet that very man, so sound and sage in council, lived, like Seneca, to trample upon all his own admonitions: his conduct became a living comment on the words—

> "Ill fares the land, to hastening woes a prey,
> Where wealth accumulates and men decay."

As Lord Chancellor of England, Bacon took bribes to the computed amount of £100,000. He soiled the ermine beyond what most men have done, and became at last as piteous and degraded as he had before been subservient to a tyrant. Such is the power of money.*

But we need not prolong a description of the parent sin of covetousness. It is "the wolf in man's breast"—an unquenchable desire for more and more of God's gifts, that we may put them in the place of himself. In

* "'Take heed and beware of covetousness'—'Take heed and beware of covetousness'—'Take heed and beware of covetousness.' And what if I should say nothing more these three hours but these words, 'Take heed and beware of covetousness?'"—Latimer, *Sermon before Edward VI.*

one form or another, it appears in all the sons of men, from the little child, grasping with precocious greed at all that is within his reach, weeping for more, and resenting every encroachment upon his stores, to the tottering but unrelaxing owner of a hundred thousand, who is only a few paces, or a few breaths, from the tomb. All, all mistake wealth for happiness, or gifts for God. It thus becomes at once the stigma and the bane of the Church. The fumes of worldliness, and the mists which it sheds over all holy things—the Saviour, the cross, and glory—hide the beauty, and fetter the power of truth, as it should appear in the lives of Christian men. For this cause, in conjunction with others, many are weak and sickly among us, and some sleep ; not a few are so deeply deluded as to suppose that "gain is godliness ;"—they forget what Sir Matthew Hale has said, that when he saw the spider framing her web, with exquisite skill, and remembered how a servant-maid might soon sweep it all away ; or ants forming their heap with utmost industry, while yet a little boy in sport, or a bird in quest of food, might destroy the whole, he was taught how easily riches amassed with care might be dissipated in spite of us, and he therefore tried, as all should do, to modify his love of money.

It is obvious, moreover, that the spirit of our age is turned, like a sweeping rapid, in the direction of amassing riches with haste. This appears not merely from the crowds who have hurried away to the gold-fields of foreign lands—that may be deemed only a feverish and transient outbreak of cupidity—but yet more from the

rooted habits of our times. The pursuit of wealth has superseded the chivalry of former days, and the vulgar "main chance" is now the paramount power. Where baronial towers once frowned or smiled over half a province, the stupendous laboratories of trade are now erected. These piles at once crowd and deflower some of the remotest glens, which do not now send forth their streams to fertilize, but too often rather their moral abominations to pollute. Hence opulence is fast supplanting the old nobility, or attracting much of its homage. The heroes of the hot-blast, or the spinning-mule, are superseding the memories of Cressy, or even of Waterloo, and the men whose names are Norman, or who boast of the blood of royal progenitors, are sometimes overshadowed by others who founded their house and their fortunes by the labour of their own hands, and the sweat of their own brow. These things plainly betoken the ascendancy of wealth, though on the other hand, they often conduct to the gambler's dice-box, his suicide, and his grave. The Marquis Mirabeau once exclaimed, in an aristocratic paroxysm—"There is no longer that worship of respect for ancient extraction, whose omnipotence is now-a-days unknown; there is no longer the prostration before old families and grand crosses of Malta; in a word, this province, wholly subdued by the ink-stand, has more animals armed with pens than twenty-and-two well regulated kingdoms ought to have contained—the race most venomous and most pestilent for a feudal lord." The complaint is yet more applicable to our times.

Finally, we wish to contemplate this subject here as

entering very largely into our probation as moral beings. We are upon trial as the stewards of God. Our contributions are to be spontaneous. Shall they, then, be stinted, or shall they be generous? The problem to be solved is—Will God's creatures act as if they were free to use his gifts without consulting Himself? Because he has not bound us by stringent rule, shall we neglect the constraints of his love, and turn our liberty into licentiousness? Shall we selfishly lower our giving to a minimum, or with integrity of heart, and the eye fixed upon the Cross, exalt it to a maximum? Every soul is working out that problem under the eye of the Great Proprietor; and blessed is the man who appeals to the Counsellor for wisdom, for without his guidance, we are sure to cleave to the dust. To separate between sheer covetousness, and the pretexts behind which it hides,—for example, the love of enterprise and other commendable motives, is as difficult a task as to decide where one tint of the rainbow terminates and the next begins. The wisdom which comes from above alone can direct, —for even conscience may at last be enlisted on the side of the covetous. There are or have lately been places in America where theft was not reckoned theft, because it was common. Even Christian churches smiled connivance at the sin—and such moral phases demand the solemn study of the friends of truth.*

Let us now consider, then, both our perils and our safeguards.

* *Mercantile Morals*, by W. H. Van Doren, p. 69.

CHAPTER II.

THE RULING PASSION—MONEY-MAKING.

"Woe to him that increaseth that which is not his! how long? And to him that ladeth himself with thick clay."—HAB. ii. 6.

The diamond an emblem of wealth—Crime encouraged—Sin actually sold for money—Papal taxes for crime—The Slave Trade—Bendigo—Exceptions to the general passion for riches—Their cause—Growth of liberality—Examples—Light and shade—The great conspiracy—Attempts to remedy the evil—The needlewomen—Commercial crashes—Unavailing as a check—Still hope.

There is a diamond in existence which has been foolishly valued at two hundred and twenty-four millions sterling. Though that is far beyond its worth, even although it should prove to be a real gem, the very naming of a sum so vast sufficiently attests the value which is attached to such possessions. And after mentioning that fact, it is needless to refer to other diamonds, valued at three millions, at two millions, and similar sums;—enough to say, that some of them are ranked by the princes who possess them, side by side with the most fertile province of their realms.

And what *is* a diamond? It is alike the ornament of beauty, and the boast of royalty, and has been described as an empire made portable; it is signalized far

above gold and all else that is deemed precious or beautiful by men; and yet what is a diamond? A competent judge teaches us to reply—It is only a piece of coal; it can be reduced to a cinder, and dissipated into that noxious gas which ascends from the most fetid marsh, or bubbles up from the filthiest quagmire.

Now, a possession so prized, yet so perishable, is a fit emblem for the wealth which multitudes pursue with breathless haste, and which is not seldom deemed the only thing worth pursuing at all. Men's hearts are set, their days and their nights are spent, their souls and their bodies are exhausted, they compass sea and land, all to acquire what they reckon as precious as the diamond—a thing really as perishing as the exhalations of a marsh. Generation follows generation in this headlong pursuit, unwarned and untaught by ten thousand disappointments; and whether it be the fable of Midas, turning all that he touched into gold, or the scrutiny of the alchymist for the substance which was to accomplish the same coveted result, or the sleepless scheming of those who have made money their god, and the pursuit of it their life-long object—all alike proclaim how completely man is the victim or the slave of a thing which in its best and most concentrated state, can be reduced to fragments by a blow, or to an offensive odour by heat.

But far more than this. It is not merely an error that men commit, it is a deep degradation that they inflict, in yielding tothe furor for wealth. In the pursuit of money, or this world's goods in some of their countless

forms, multitudes have reduced deceit to system ; "they devise iniquity and work evil upon their beds ; when the morning is light they practise it." Fraud has extensively become the rule, and is perpetrated with the precision of a science by many upon whom the world still smiles with approbation.* In order to accomplish its object, covetousness has leagued with the abandoned and the outcast. Flesh and blood have been bought and sold. Liberty, life, and death—all that man either holds dear or shudders at, have had their price attached to them, while Rome perfected the nefarious system in her palmy days, by vending even crime, and literally making merchandise of the souls of men. She has supplied the nations with a terrible tariff by which they may understand the price for which they can venture with impunity upon robbery, or murder, or any nameless crime. From the slave coast, stained with the massacre and extinction of whole tribes, to the scene where the midnight assassin perpetrates his deed of blood for some booty which will scarcely purchase more than a mess of pottage, one passion goads men—one demon reigns ; at the bidding of covetousness man's soul and God's truth are equally trampled on and defied. It has even been confessed without a blush that were men in business to do to others as they wish others to do to them, all would be bankrupt together.† As the miners at Bendigo sometimes appear of a gold colour, from the nature of the

* See examples in a Lecture, *On Gold and Gold-seekers*, by the Hon. and Rev. H. M. Villiers; at large in *The Bible in the Counting-House*, and *The Successful Merchant*.

† *Mercantile Morals*, by W. H. Van Doren, p. 73.

soil in which they dig for ore, the souls of men often seem to become senseless as the metal which they pant for and covet even unto death.

For example, it was once a common opinion that the diamond could cure inveterate diseases by its hidden virtues, could promote peace on earth, and impart blessedness to all who could get access to its spell. We laugh at the fond delusion, but even with the smile upon our lips, we hasten to be equally deceived concerning money. As if it could heal disease, and supersede the physician ; as if it could terminate all feuds, and render peace perennial ; as if it could counteract poison, assuage the violence of the maniac, spread sunshine instead of gloom, or even avert the onset of death, wealth is now honoured as the diamond once ignorantly was. It is regarded as "the one thing needful," insomuch that the universe of God seems to be constructed mainly for the idolatry of his rival—gold.

It is to be joyfully confessed, however, that a great improvement in men's views of money and its uses has taken place in our day, in contrast with former times. The cause and the cure of man's woe have been discovered by some stewards. The love of God upon the one hand, and of the perishing upon the other, is slowly diffused through the hearts and the homes of men—they sympathise with him who exclaimed—

"O love of gold! thou meanest of amours!"

The mustard-seed is growing, and as the disciples gazed toward glory after their ascending Lord, we may hopefully look forward, and in faith anticipate better and more gene-

rous days to come. True, such cases are still only the exceptions. Among millions the love of acquiring and amassing surmounts every other desire. But still there are some powers at work more mighty even than money. The watchword of the Western world regarding "the almighty dollar" is both blasphemous and untrue, for some men are learning now to keep the love of wealth in its proper place. It is their servant, not their lord; and one of this class has written, "For my part, I enjoy as much worldly prosperity, and am getting money as fast as my heart can wish," yet amid it all, communion with God was the sunshine of his soul. He was rich in faith, as well as in money, and lived for the cause which he knew "demands our soul, our life, our all." Such a man had felt the truth of the quaint words, "The more you take from your store, the more you add to it. It grows in your hands as the loaves did in the Saviour's, as the oil did in the widow's cruse, as the water doth in a well-spring."* Being convinced that "riches are a mere uncertainty, an obscurity, a fallacy, that one while they appear, and another while disappear, as meteors in the air or divers in the water, or as a flock of birds in a man's field: he cannot say that they are his because they sit there," men are learning, in greater numbers, to seek God's blessing in acquiring, and his wisdom in expending their money. If such convictions are ever to become common, it must be by a revision of men's maxims, and a reform in their actions, regarding wealth. The rights of God as proprietor, and the position of man as his steward, must be

* Trapp on "*Almes.*"

adjusted. Solemnly, conscientiously, and with all the regularity of a moral duty, men must render unto God the things which are God's, must act in the spirit of that wondrous prayer, the Lord's, which teaches us to ask three things for Him ere we ask one for ourselves.

And the time seems not unfavourable for such a revision and reform in regard to riches. While the righteous claims of God are now somewhat more commonly recognised, while men grow more alive to the assurance, "God is not unrighteous, to forget your work and labour of love, which ye have shewed toward his name . . . ," they become also more awake to their responsibility as stewards, and the following facts will indicate the degree of progress.

There are now about one hundred societies in Evangelical Christendom, seeking to spread the light of the glorious gospel through the world. In the year 1846–47, it was computed that they raised £1,214,442 for that purpose. But twenty-five years previous to that period, their united sums amounted only to £367,373 for the year. It thus appears that in about a quarter of a century, the claims of the Great Owner of all, in one department of his service, were both better understood and more largely acknowledged; for in that brief period, the contributions to his cause had been more than trebled. They are now understood by some to amount to about two millions sterling, and we can thus gauge both the extent and the progress of man's feeling of obligation to God and his cause throughout the church at large.

Or to take a different and a simpler example :—In

the year 1854, the sum of £222,000 was raised by the British and Foreign Bible Society alone. Its ordinary receipts for circulating the Scriptures, during that year, exceeded those of 1853 by £8000; so that here also we are enabled, in some degree, to estimate the progress, and from that to cherish hope. That hope would soon become fruition, were men fairly to face and honestly to adjust the question of their responsibility as stewards. "For brass, God would then bring gold, and for iron he would bring silver, and for wood brass, and for stones iron." All that fable has said of a golden age would be far more than realised, by the blessing of Him who waits to be gracious to the children of men.

Nor should we fail to take into account the personal exertions now put forth by many in the cause of God—often without fee and without reward, except the blessedness of doing good. Societies for Christian objects are thus conducted without expense; the mighty enterprises of philanthropy are projected and carried into effect; the uttermost ends of the earth are cared for; and the devoted men of a single city may often be found in anxious consultation for the welfare of their fellow-creatures from Labrador to Patagonia—from the rising of the sun to where he sets. And such contributions of personal exertions, of careful scrutiny and sound judgment, of anxious inquiries, or intrepid doing, are all to be regarded as augmenting men's contributions to the cause of God. They are truly priceless, and prove that some at least have learned to live for that day for which all other days were made—the judgment.

The light of hope, however, is here accompanied with shade. From various sources it is computed that scarcely more than one in ten of those who should aid the cause of God really does so. Pride is thus hidden. Boasting is excluded, and men may well sit down in the dust, mourning over such sin or such robbery of God.* While the progress which has been described should call forth our thanksgiving, it is manifest that multitudes are still eagerly grasping at God's gifts, instead of acting as his stewards. Upon scarcely any subject have such pungent appeals been uttered, such loud denunciations, such irrefutable arguments. "God may smite thee," one impassioned man exclaims, "with some lingering dispiriting disease, which shall crack the strength of thy sinews, and suck the marrow out of thy bones; and then what pleasure can it be to wrap thy living skeleton in purple, and rot alive in cloth of gold; when thy clothes shall serve only to upbraid the uselessness of thy limbs, and thy rich fare stand before thee only to reproach and tantalise the weakness of thy stomach; while thy consumption is every day dressing thee up for the worms?"† But covetousness mocks such appeals, and he that is greedy continues greedy still. Upon a gigantic scale the Holy One is defrauded of his revenue of glory; and either from ignorance or disregard of his claims, men in millions appropriate his bounty as if they were entitled to demand it all for themselves. The appetite which cannot be appeased is pampered and stimulated; the upright and the honourable, as well as the christian,

* Mal. iii. 8, 9. † Dr South.

in conduct is discarded. "When I get rich I can afford to be honest," was a maxim avowed at least by one man; and deceived by such views, the daughters of the horseleech become the model of many—a conspiracy all but world-wide is formed against the rights of the Supreme. "We cry out against the Jews," exclaims a Christian merchant, "for selling the Lord of glory for money, yet every covetous worldling plays the same game over again."*

But to speed on the improvement just glanced at, some of the noblest minds of our age have given their days and their nights. Some of the Churches—especially in America, where vigorous efforts have been made to rouse men to a sense of responsibility on the subject of money—have become earnest regarding it, because they are alive to the worldliness which has long been eating out the core of godliness. To that enterprise they have been roused by the sad spectacle of some who are self-martyred on the altar of Mammon, and of others sacrificed there by the grinding oppression of some of Mammon's high-priests. Men have seen the needlewoman—"that slenderest and most shadowy of slaves"—wasted, emaciated, dying at her toils, and drudging for a pittance which serves only to make her life a longer death; and while a million hearts have bled at the tale of her woe, men can better understand how deadly is the grasp of the golden oppressor. Other classes are not less ground down by toil spread over long pro-

* See *The Life of Joseph Williams,* by B. Hanbury; a very precious Volume for Christian men in business.

tracted hours—their life also is a burden, and the task-work of Egypt needs no explanation for them. In London alone, and in a single department of trading, it is asserted that at least one thousand annually perish, while eight thousand are annually enfeebled, by disease, in consequence of protracted toil. The worshippers of Mammon grind them or goad them on; human hyenas fatten upon the muscles, the sinews, and the life of emaciated victims; and all these things have helped to rouse men's attention, and fix it more intently on the iron bondage of covetousness, till we seem at length to be approaching the reflux of the tide.

Yet no sight of misery can long or really check the headlong pursuit. From time to time men are made painfully familiar with commercial crashes, bankruptcies, and distress. Riches hastily acquired melt more hastily away.—It costs the toil and the struggle of many weary hours to ascend the rapids on the St Lawrence—but fifteen hurried minutes suffice for the descent. It is a picture of the labour of getting, the facility of losing, money. Glutted markets, over-trading, eager competition, and often over-reaching, spread desolation and gloom.* Men's hearts fail them for fear. Families are impoverished; characters are blighted; hearts are broken. What has happened to our neighbour to-day, may be our lot to-morrow; and surely all this might tame men's haste to be rich. Yet, unwarned by all

* "Covetousness sets on work the tongue, to lie; the hand, to defraud; the understanding, to plot; the judgment, to suspect and doubt God."—Rev. Sydrach Sympson on "*Covetousness.*"

that can happen, they rise from their fall and rush forward as before; the providential protest against devotedness to lucre passes away like water through a sieve. The tulip mania in Holland and its disastrous results, the Mississippi scheme in France, and the South Sea bubble in this land, with their crashing ruin, will at once occur to many as illustrations.—According to some accounts, the sacred vessels of the temple of Jerusalem were carried to Rome by Titus, when he sacked and razed the city, and were deposited in the temple of a Roman god. That structure was eventually destroyed by fire, and the vessels, it is said, were never seen again; and, if that be true, it well represents the lot of much that man deems precious. Amid all such demonstrations, however, he obstinately clings to his golden confidence, and hopes that it will prove a god indeed. It was thus that some,

> "To signalise their folly, offered up
> Their souls and an eternity of bliss,
> To gain them—what? An hour of dreaming joy;
> A feverish hour, that hasteth to be done
> And endeth in the bitterness of woe."

Still, however, in the hope of fixing men's thoughts upon all this evil, or of helping forward the improvement which is gladly recognised, we submit the following suggestions. He to whom the silver and the gold belong, may lead another and another to welcome all his truth regarding wealth and its uses, to listen to the earnest love of him who "speaks from heaven," and

hearing, to obey. For the most part, wealth just does for its owner what ivy does for the oak to which it clings—it adorns only to destroy ; but by following the mind of God that peril is averted.* Let us make the attempt.

* In connection with this subject, see "*The Great Audit,*" by Sir M. Hale.

CHAPTER III.

MONEY AND ITS USES, ACCORDING TO SCRIPTURE.

"The silver is mine, and the gold is mine, saith the Lord of Hosts."—HAG. ii. 8.

An experiment—Dr Franklin—"My mite"—The poor widow's—Man's tenure of God's gifts—Scriptural rules—Texts—The Jewish tythe not the Christian standard—Reasons—Deductions—The Bible's place—Summation—Examples of the ruined—"Tom of ten thousand"—Beacons.

In order to make an experiment upon man's inborn cupidity, Dr Franklin once presented a little child with an apple, and thus engrossed one of his hands. A second apple was offered, and that filled the other. But a third apple was presented to the child, and then began his trial—he could grasp no more—and what was he to do? He dropt one of those which he already held, seized upon the third, and wept because he could not enjoy all the three at once.

Now, "that child was father to the man," and ten thousand things meet us in life which that experiment vividly illustrates. In the ingot among the rude, and the guinea among the civilized; in the apples of the little child, and the hoarded store of the capitalist still

bent on boarding more, we see the objects, or the representation of the great ruling passion.

And, it may help to illustrate the character of that passion, if we remark at the outset, that when men begin to think of employing some fraction of their money as they should employ it all, it is not uncommon to hear them call their contribution their *mite*. Either from the affectation of humility, or by a strange perversion of the poor widow's gift as described in the gospels, that name is bestowed upon what we give in charity to the destitute, or in knowledge to the ignorant, especially the knowledge of Christ to them that are ignorant unto death. To escape from the clamour of some applicant for aid, we dole out some nameless trifle, and call it our mite. Or when the cause of man's conversion is pressed upon our notice with more than usual power, we bestow some fragment upon that cause, and once more we modestly call it our mite. We are ashamed of the dole ourselves, and, to silence the inward monitor, we hold out the hand amid expressions of mock humility ; yet surely if the owner of thousands *will* speak of his mite, he might at least comply with the terms of the history, and make it two.

It is strange, however, that the incident in Scripture which has given rise to that phrase, does not undeceive us while we use it.—It was a picturesque scene. The wealthy were giving out of their abundance to their God, as they crowded past the treasury. But one approached, unnoticed, perhaps, by most of those who were there, though not by Him who looks upon the heart. That

"poor widow gave two mites, which make a farthing," and the Supreme Proprietor recognised it as the greatest gift of all—in truth "it was all her living." Perhaps she knew where to earn more; perhaps she did not; but that did not trouble her. She laid her all upon the altar, and trusted in him who feeds the young lions when they roar, and the young ravens when they cry.

It was from that incident, then, that the practice arose of speaking of our mite. Men forget, however, that in the widow's case, all that she had in the world was dedicated to God; and would they but consider her example, they would soon discover, that were they to act in the munificent spirit of that devoted woman, their whole conduct must be changed. God would be recognised as having a right to "all their living"—even all that they possess. In short, that example believed and imitated, would soon revolutionize all the habits of men, and instead of giving some nameless trifle as a quit-rent to conscience, or like a composition to an unbending creditor, they would consecrate their all to God, and, moreover, crown the pile with themselves. No man would give his all to any single object; but all men would consecrate their substance, and not merely a mite, to the Supreme.

But the whole word of God is constructed on the principle upon which that devoted widow acted. We repeat it—for it is a radical, and an impregnable principle, not to be denied, unless we deny that "of God, and through God, and to God are all things." The whole word of God, as regards our possessions, is constructed

on the principle on which that poor widow acted. It recognises Him as the owner of all. He gives for his own purposes. He directs in the use of his gift. He recalls it at his pleasure. From birth to death, and for ever, man is thus dependent upon God, whose teachings to that effect are so plain that the man may run who reads them.

When David said, for example, "The earth is the Lord's and the fulness thereof, the world and they that dwell therein," he sounded the true key-note upon this subject. By right of creation—the most indefeasible right of all—the universe with all its plenitude of riches is God's. That is our starting point, and whatever opposes that first principle is necessarily wrong. To deny it is to deny the claims or the rights of the Highest. It is to forget what is written, "All that is in the heaven and the earth is thine."*

Again, when the great Jewish king had made munificent provision for building a temple to his God, such as the hand of man had never reared before, he used these memorable words concerning the collected stores: "All things come of thee, and of thine own have we given thee." And there again he recognised the truth which underlies all that can be said upon the subject of wealth. The piles of gold and silver which lay before the monarch in glittering heaps, were all the property of God. For once, the merchandize and the hire of men

* An Indian chief, in making a grant of land to a Moravian missionary, in his own unsophisticated language, once beautifully recognised this principle. He said, "This ground has God given to me. . . . As I have not created it, and thou canst use it, I deliver it over to thee freely."

were holiness to the Lord, and when they used his own creature in his own cause, they did not feel as if they had conferred a favour, had made a sacrifice, or had alienated a part of their property. The steward did not *there* assume that he was a proprietor. The man who held in loan did not act as if he were not a debtor. Nay, men remembered the words, "both riches and honour come of thee," and gave honour to Him to whom honour was due, and tribute to whom tribute. Riches thus became like links to heaven; the root of all evil was so transformed that it bore "fruit unto holiness;" and instead of forming, as riches often do, a ground for antipathy to the Bible, the righteous claims of God were honoured and obeyed by the rich and by all.

These two examples, then, may be viewed as regulating man's tenure of all that he possesses, and the language of all Scripture is in unbroken harmony with them. Down to the instinctive acts of eating and drinking, God is to regulate all. "Honour the Lord with thy substance, and the first-fruits of all thine increase;" "Charge them that are rich in this world that they be not high-minded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy;" "The silver is mine and the gold is mine, saith the Lord of hosts;" "The Lord thy God, it is he that giveth thee power to get wealth;" "The Lord maketh poor and maketh rich,"—these, and countless other texts, trace all property up to God. It can never be alienated from him, seeing that "He made all things for himself;" and we never forget his righteous claims, we never encroach

upon them without taking our place among those who would dethrone God, or would rob him of what is rightfully his. "Ye have robbed me, even this whole nation," is his own verdict upon such encroachments.

Farther, as God is thus the Creator, and therefore the Owner of all, he has the right of regulating all. We have already heard him say, "Honour the Lord with thy substance," and that clause embodies the spirit of a hundred others. "It is more blessed to give than to receive" is another governing maxim—it shews that God's mind is utterly the reverse of man's. "If riches increase set not your hearts upon them," points in the same direction. "Break off thy sins by righteousness, and thine iniquities by shewing mercy;" "He hath dispersed abroad, he hath given to the poor, his righteousness endureth for ever;" "Seek judgment; relieve the oppressed, ..."—all these indicate, as if in sunlight, the mind of the Eternal. On the other hand, his warnings against the abuse of riches are loud, and deep, and startling; he who can read them unmoved does not yet feel that God is in the Scriptures of a truth. "Riches profit not in the day of wrath;" "He that maketh haste to be rich shall not be innocent (or unpunished);"* "There was a certain rich man who was clothed in purple, and fared sumptuously every day. . . . . He died and was buried; and in hell he lifted up his eyes, being in torment;" "It is easier for a camel to go through the eye of

* It has been observed that even heathens mark this—

Οὐδεὶς ἐπλούτησε τάχεως δίκαιος ὤν.—Menander.

Quis motus aut pudor est unquam properantis avari?—Juvenal.

a needle than for a rich man to enter the kingdom of heaven;" "Because there is wrath, beware lest he take thee away with a stroke. Then a great ransom cannot deliver thee. Will he esteem thy riches? No, not gold, nor all the forces of strength."* In a word, from the days of Job down to those of James, the abuse of riches is ranked among the grossest of crimes, and associated with things which should "not once be named." The patriarch said, "If I have made gold my hope, or have said to the fine gold, Thou art my confidence; if I rejoiced because my wealth was great, and because mine hand had gotten much, I should have denied the God that is above." And James has written—"Go to, now, ye rich men, weep and howl for your miseries that shall come upon you: your riches are corrupted and your garments are moth-eaten. Your gold and silver is cankered, and the rust of them shall be a witness against you, and shall eat your flesh as it were fire." Nay more, the covetous are self-excommunicated, according to the word of God. With them, as with the infamous of other classes, believers are to hold no voluntary intercourse.†

But the directions of Scripture for the right use of riches are far more explicit than any that have yet been quoted. As the silver and the gold are God's, he ever claims a sovereign right to dispose of them, and he does it thus—"Give a portion to seven, and also to eight;"

* We should mark with care the different translations of Ps. x. 3. In the text it is "The wicked . . . . blesseth the covetous whom the Lord abhorreth." On the margin we read, "The covetous blesseth himself: he abhorreth the Lord."

† 1 Cor. v. 9–11.

"The righteous sheweth mercy and giveth;" "He that hath pity on the poor lendeth to the Lord, and that which he hath given will he pay him again;" "The righteous considereth the case of the poor;" "Thou shalt not harden the heart nor shut the hand against thy poor brother, but thou shalt open thy hand wide unto him;" "Upon the first day of the week let every one of you lay by him in store, as God has prospered him," for the relief of the poor; "Make to yourselves friends of the mammon of unrighteousness;" "Blessed is he that considereth the poor;" "He that hath mercy on the poor, happy is he;" "Do good and lend, hoping for nothing again, and your reward shall be great, and ye shall be the children of the highest;" "If thou draw out thy soul to the hungry, and satisfy the afflicted soul, then shall thy light rise in obscurity, and thy darkness be as the noon-day. And the Lord shall guide thee continually, and satisfy thy soul in drought, and make fat thy bones; and thou shalt be like a watered garden, and like a spring of water whose waters fail not."

—But we must extract a large portion of the Bible if we would fully set forth its teaching on the use and abuse of money. It was foreseen that the love of it would waste the souls of men, that the service of Mammon would be widely preferred to that of God, and we have therefore warning heaped upon warning as to the pursuit and the use of riches. One covetous man, Balaam, is branded as "the troubler of Israel;" another, Achan, was "stoned with stones till he died;" a third, Gehazi, was made an offensive leper; a fourth, Jehoiakim, was

"buried with the burial of an ass;" a fifth, the most infamous of all, first "went and hanged himself," and then "went to his own place." The root or germ of covetousness is condemned in the last of the ten commandments, the keystone of the whole, and in harmony with that condemnation, promise and threat, command and claim, ourselves and our neighbour, time and eternity, are all enlisted to impress man's heart, to guide man's life, and prevent his misery in this respect. To constrain us to "lay up treasures in heaven," to urge us to "devise liberal things, that by liberal things we may stand," to prevent us from "sowing sparingly, and therefore reaping sparingly," to free us from the woe of "loving silver, and therefore never being satisfied with silver," to prevent us from making "gold our hope," and so despising "the Hope of Israel," we have invitation, remonstrance, and command. Never for a moment does the Highest cede his right to "the earth and its fulness,"—to man and all that man possesses. We may misappropriate, we may alienate, we may grasp and hoard, instead of diffusing like the waters of the sea. When God "puts all things under our feet," we may conclude that we are free to waste or to trample upon them: but while man is thus acting his guilty part, the Great Owner is preparing all things for the time when we must give an account of our stewardship. "All souls are mine." "The silver and the gold are mine"—these are his reiterated declarations. The parables of the Saviour, his explicit commands, his terms of discipleship, and especially his own abjuring of earthly grandeur, and taking on the

form of a servant, all frown upon the worldliness of men —all emphatically enforce the rights and the authority of God. In brief, with the single exception of literal idolatry, no crime is more vehemently condemned than the inordinate love of money upon the one hand, and its abuse upon the other ; and while that is not felt, it may be questioned whether the paramount authority of God in his word has yet been recognised.

Passing, however, from insulated texts, we may next observe that the case of the Jews, regarding the use of property, sheds some light upon this subject. The common opinion is, that they were bound to give only a tenth of their annual wealth for religious purposes, and that when they had done so, their duty was discharged. Founding upon that impression, some have tried to make the Jewish tenth the standard of Christian contribution. It has been argued that that rate is still of divine obligation, and that we are bound to give at least that proportion directly to the cause of God from year to year.

But, in truth, this is a very low and limited view of man's obligation to contribute to that cause. It *was* enacted that a tenth should thus be consecrated, and that appears to have been the practice, if not the divine appointment, long prior to the lawgiving of Moses. Witness the tythe presented by Abraham to Melchizedec, and Jacob's vow to dedicate a tenth to God, should he return in prosperity to his native land. It is even supposed that that proportion was devoted in the days of

Adam,* as the practice of sacrifice unquestionably then began. We know, moreover, that tenths were paid by the Arabians and other heathen nations in very ancient times. But it was under the law as it was given by Moses, that both the principle and the practice were matured, and *there*, instead of a tenth, perhaps a fifth, or even a larger proportion was formally devoted to God. Without entering, however, into minute details upon the subject, let the following summary suffice.

"The lawgiver seemed to have designed to set God's mark on the most common articles of property, so that while employed in his fields, and with his flocks, or in gathering in his harvests, each one should be constantly reminded of God's claims, and his own obligation and dependence.

"In the first place, each one was required to give the first fruits both of his flocks and his fields. The first fruits of the harvest were by custom one-sixtieth part of the whole. Then money was to be paid as the ransom of the first-born male child. Then in reaping, the corners of the fields were left for the poor; here also custom defined the requirement to be a sixtieth of the whole. Then whatsoever fell from the reaper's hands belonged to the poor. Then every seventh year, all the fields were to be left untilled, to produce spontaneously for the poor. Then a tenth of all the products of the fields was to be given to the Levites. Then there were

* See some ingenious references to this subject in Blunt's *Undesigned Coincidences of the Old and New Testament*, part I. Also, in *Gold and the Gospel*, pp. 21–23.

trespass-offerings, sin-offerings, and specified portions of most of the sacrificed animals devoted to the priesthood and Levites. Then every seventh year all debts must be remitted ; and the three journeys each year to Jerusalem, which were required of all the males at the festivals must have been no small tax. Added to these were the half-shekels for the sanctuary, and abundant hospitalities and gifts for the poor, so that a conscientious Hebrew could hardly have spent less than one-third of his income in religious and charitable gifts."*

We have here, then, not merely instructions the most explicit in the word of God, but, moreover, the example of a whole nation, whose constitution demanded the consecration of one-fifth, at the very least, to Him. We have Abraham's example, and we have Jacob's, but far beyond these, we have the whole Hebrew people solemnly bound largely to dedicate a portion of their wealth to their God. It became a proverb among them, " Tythe and be rich ;" so that the nation, as a nation, was trained to do homage to Him to whom they and their all belonged, and viewed in this light, the church among the Jews was no unmeet type of what the Church Universal will be when the claims of the Eternal shall be acknowledged by his stewards.

Now, several questions here occur which may be put in such a form as to render the answers easy, if the word of God must be our standard of judgment.

1. Are believers under the New Testament authorised or permitted to do less for God, his cause, and his

* *The Divine Law of Beneficence,* by Rev. P. Cooke.

glory, than the Hebrew nation under the Old? Has Christianity here been a retrograde movement, as if, under the Jewish system, too much had been demanded from man in acknowledgment of the Lord of all? Does that condition of the church in which the whole world is to be won to God, require less from man than when the church was limited to a fragment of the world? Arithmetically, are five or six millions to have their religion upheld at a far costlier rate than the church will now adopt for the globe, with all its countless population?

2. If we may not answer these inquiries in the affirmative, if we dare not say that the death of the Son of God, the mission of the Spirit, and all the marvels of the great salvation lay us under diminished obligations, then what shall we say of those who wear the Christian name, but who withhold all that they possess,—who do not give to God's cause a third, a fifth, a tenth, perhaps not a fraction of their wealth? "If He would charge the rocks, they would send out water; if the ravens, they would feed Elijah; if the quails, they would victual the camp; if the clouds, they would rain down food from heaven upon his poor people. Shall we, then, be more rocky than the rocks? more stony than stones? more ravenous than ravens? more senseless than birds? more empty than clouds?"*

Or, 3. What shall be said of that other numerous class, who deem it enough to contribute a "mite," when they should contribute ten thousand mites? who give to God and his cause as if they were bestowing an ex-

* Trapp on "*Almes.*"

torted alms? Well may the world, which is so large-hearted in promoting its objects by millions at a time, look coldly upon the professing church, for its stinted aid to its appointed objects! And well may they who give their ownselves first to the Lord, and then all that they possess, cry for the church's awakening to a sense of responsibility to Him who was rich yet became poor for his people's sake—so poor, that he had not where to lay his head. The abject Russian moujik, steeped in superstition as he is, but who scrupulously gives to his grisly saints a certain proportion of all his gains, might be both a model and a rebuke to many who name the name of Christ.

This, then, is the sum of all these things. While we are not under any express or absolute rule as to proportion in giving, applicable to all cases, we *are* under obligations, solemn, inevitable, divine. In this respect, as in many others, Christ has made his people free, but free only to dedicate themselves and their all spontaneously, and with their whole heart, to God; free, conscientiously to give as he has prospered; free, not to cast off their allegiance, but to bind it more closely, because more cordially, upon them; free, not to ignore the claims of God, but to feel them more than ever in connection with his own unspeakable gift—Himself; free, in a word, deliberately and with integrity of heart, to honour God with their substance, and bring not the least but the most that they can to his altar.

And to prevent that liberty from degenerating into licentiousness, where men have little conscience, and still

less benevolence; we have more than one example to guide us. When Paul, for instance, was writing his first epistle to Corinth, he instructed the converts there, in the following words:—"Upon the first day of the week, let every one of you lay by him in store (for the poor), as God has prospered him." That was to be made a solemn Sabbath duty, and the more solemn the better. Their worldly substance, as well as their souls, was to be brought under the hallowing power of that day. Not one was to be passed over—or to pass over himself. Deliberately, calmly, and in the sight of the Lord of the Sabbath was the duty to be done; and as that rule has long been expunged from Scripture by nearly universal neglect, that helps to account at once for the meagre contributions of men, and the enfeebled condition of the Church. Let the rule, however, be restored to its rightful place of power. Let men abjure the practice of giving at haphazard, without deliberation, without system, or without once consulting God. Let them learn that honesty and uprightness are as much demanded here as between man and man; then will the cause of God prosper—then will his word be obeyed, and stewards be faithful indeed.

We might have shortened the explanations of this branch of the subject by a single illustration.—Some generous friend, after a life spent in labours of love, has left us all that remained of his wealth. He has, at the same time, given directions the most explicit, and reiterated them in forms the most touching or urgent, to guide us in carrying his cherished plans into effect. His Will,

in short, cannot be misunderstood. It is both specific and patent, and is finally sealed up by the hand of death.

Now, what would be thought of the man who should proceed with that final settlement in his hand, to set aside the Will of that Testator, and substitute his own; or who, if that might not be done, evaded the binding document as often as he could do so without punishment or loss? He would be branded as outraging all that was honourable or sacred between man and man; and shall less be said of him who supersedes, or evades, or only partially obeys the recorded will of Him to whom "all that is in the heavens and the earth belong?" Shall our condemnation be less decided when it is the Supreme, and not some delegate, whose will is set aside? In the word of God, his people who have "a willing mind," have rules and suggestions the most explicit. As the sea encircles the earth, and insinuates itself into all its creeks, and gulfs, and bays, that word, with a power not less pervasive, enwraps the whole mind and will of man. It regulates every duty. It provides for all safety. It faithfully proclaims all our danger, and warns us alike against sin and the curse. Now, with all this, we render our title to rank among the children of God more than questionable, if we continue practically to set aside the will of a heavenly Benefactor, to appropriate as our own what is his, and, Pharoah-like, to disown the control of the Eternal.

On a review of this Section, the following appear to be the general conclusions to which we have been conducted.

1. The earth and all that it contains, from the soul of man down to the invisible animalcule, are the Lord's inalienable property. With his Word for our guide, that truth cannot be evaded, and none whom he makes wise will attempt the evasion.

2. Man has no absolute title to anything which he proudly calls his own. He is a steward, and as a steward is bound to use all he has for the purposes and according to the will of God. "I thought my wealth no more mine," wrote Sir Matthew Hale, "than the lord's factor or the merchant's cash-keeper thinks his master's rent or money his."

3. Man sins at every step, when his true position in this respect is forgotten, and when God's righteous claims are modified, evaded, superseded, or disowned.

4. There is a blessing in being guided by God in all that we do. We may then say like Paul in chains at Rome—"I have learned in whatsoever state I am, to be therewith content. I know both how to be abased, and I know how to abound." But there is woe in declining the guidance of the only wise God; there is usurpation, and there will be misery. The groans and bankrupt hopes of the world proclaim it—for never, never can man be happy while he doats upon an object which may wither in his grasp—all the gold of Ophir could not, in such a case, purchase true felicity. The man who embarked his wealth in the South Sea Bubble, who lost it all, who became insane, and then wandered through the streets of London, as "Tom of ten thousand," a pitiable object of charity, is only the type of a class when viewed

in the light of eternity. The brand of sacrilege is upon their basket, and their store.

But 5. Countless multitudes, untaught by God's Word, and unwarned by His providence, set his righteous claims aside, and "live unto themselves." They own no law, and consult no will but their own. Though the Atheist's delusion were the truth, some could not act otherwise than they do in regard to their money.

6. As the blessing which makes rich cannot be expected upon these conditions, so "the little which a righteous man has is better than the riches of many wicked."

Upon the whole, ancient Rome might teach us a lesson here, for its Mint stood in close connection with a Temple. And Greece displayed a similar spirit, for some of its coins were carefully stamped with religious emblems. On the other hand, a thousand beacons shine to warn men of their peril, if they would be warned—we point only to one. A Marquis of Chandos is said to have embarked £300,000 in a golden speculation. It reached a point where the invested treasure was well nigh doubled, but he waited till it should be completely so, and in waiting lost the whole. Assuming the truth of the narrative, it is thus that God in his providence enforces the sayings of his word—thus that he rebukes a worldly spirit—and trains us to set our affections upon things above. He sweeps away our riches, as winter winds the autumn leaves, all that we may learn, if we will be taught, to be "rich in faith"—the very "heirs of God."

CHAPTER IV.

MONEY AND ITS USES, ACCORDING TO MAN.

"Soul, thou hast much goods laid up for many years; take thine ease, eat, drink, and be merry. But God said unto him, Thou fool, this night thy soul shall be required of thee: then whose shall those things be which thou hast provided?"—LUKE xii. 19, 20.

Wordsworth's miners—Success and madness—God's claims disowned—Self enthroned—The Stock Exchange—Accumulation—Reasons for it—Examples of ill-gotten gain and misery—In a nation, Spain, Venice—In an individual, the shipwrecked man—The gold-seeker—The manufactory—The depot—Recapitulation—The elder Rothschild.

In Wordsworth's "Excursion" a passage occurs, which sheds a lurid light upon the subject of getting gain. Among his favourite mountains, he says, there was a spot where tradition had long declared that gold might be found, and the rumour—

> "Allured a band
> Of keen adventurers to unite their pains
> In search of precious ore."

For a time they presevered and were buoyed up by hope, but all of them at length abandoned the search, except one strong-willed man. For twenty years did he continue his uncheered toils from day to day. Often was he derided, not seldom called insane, and by many

deemed possessed by some demon who goaded the gold-seeker to madness and ruin.

At length, however, the reluctant mine surrendered its treasure to the devotee. The patience of twice ten years was rewarded, and with a joy like that of Columbus when he first gazed on the New World, did that man gaze upon the ore as he grasped the nugget. But the discovery was too much for his mind, jaded as it was by twenty years of hope deferred; he could not now bear an hour of hope turned into fruition, and Wordsworth says, that "he might be said to die of joy."

Now, that man was a type of what often happens to the gold-hunter in other spheres—the man, whose chief end is, not to glorify God, but only to grow rich. The miner sought and dug till reason tottered and fell; and moral sanity is not less eclipsed in multitudes of the votaries of wealth; they are as unsatisfied after their amassings as before.—Haman, at the court of Ahasuerus, was surely a prosperous man. He had preferment, he had power, a princely state, his sovereign's smile, and all that mortal man could covet. Was he happy then? Nay, one trivial incident could dash the whole. Mordecai, a porter at the king's gate, would not bow his head before the favourite, and that embittered all. Moral sanity, we repeat, was eclipsed, while blindfold passion reigned, and can any plainer proof of that fact be demanded, than to see the claims of the Supreme Proprietor superseded and his property employed as if it were ours, not His? Whole brotherhoods of men who rank among the honourable of this world, have acted thus, till

moral obligation was in some cases annulled, and till they reckoned nothing false which could enrich the deceiver. The record of these proceedings, and the paths along which multitudes are thus lured to ruin by riches, form one of the saddest sections in the history of our land, or of the world, and one who has supplied such a record candidly confesses, that it is not in the power of human nature to withstand the temptations of such a career*—but why enter upon it? Surely man is not compelled by fatality to sin, as some maniacs feel impelled to commit self-destruction.

Let us next, then, and in some detail, contemplate man's view of money, in contrast with what we have just seen to be God's. By placing error side by side with truth, we may learn the real character of each.

"Lo, this is the man that made not God his strength, but trusted in the abundance of his riches."—Such is the language in which the Holy One points out the class to which we now refer. Wealth, not God, is the confidence of such men. Whether it be the actual ore that is confided in, or the pleasure, the influence, the honours, and the power which it can command, the true God is equally set aside, while men in doing so continue as unthinking as children at sport in a grave-yard. In that state of mind, a man is worse than an infidel. He only empties the sanctuary, and leaves it without a divinity; whereas to trust in our riches is to set up an idol, and lavish our homage upon it, often till the very last breath of mortal life. We grasp it so closely that in some cases

* See *Chronicles and Characters of the Stock Exchange*—passim.

you cannot remove even a fragment of the treasure without producing pain, like that which fable assigns to the mandrake—which is said to shriek and groan when its fibres are torn from the earth.

The righteous claims of God, then, are in practice disregarded. There may be some nominal or formal recognition of his sovereign rights, but instead of holding our property upon life-lease, or in trust from Him, our darling aim is to be as independent in regard to money as Pharaoh tried to be in regard to his Hebrew slaves. God's objects are not considered. His will is not consulted. His most explicit instructions are set aside ; and were the question put, first to many of our merchant princes, and after them to the humblest trafficker who is struggling for a bit of bread, "Do you ask God to guide you in the pursuit, or the use of money?" how many or how few could truthfully reply, "I do?" Are men getting, or are they giving? Are they amassing, or are they lavishing? In all alike, God is overlooked, as if he designed to require no account of our stewardship. The Supreme, indeed, has never ceased to exact tribute from man, and to shew him that he is a subject, not a sovereign ; but how many have still withheld their tribute, and practically proclaimed their independence? He has loudly demanded his own in a thousand ways, not one of which can be misunderstood. He has sent his tempests to bury wealth in the deep. Mildew has blighted the labour of man's hands. The tornado has swept his stores away, like the refuse of the thrashing-floor. Thieves have stolen man's money. Disease has unfitted him for enjoying it—in brief,

wealth has been buried beneath ten thousand woes; but in spite of all these things, many who have usurped God's property continue to usurp it still. Conscience is asleep, reason is outraged, and the pungent words of Dr South are verified, "The covetous person, whatsoever he may seem either in his own, or the world's opinion, is, in truth, neither rich, reasonable, nor religious, but chargeable with all that folly, and liable to all that misery which is justly the shame and portion of those who . . . . 'lay up treasures for themselves, and are not rich towards God.'"

But man's view of wealth does not appear merely in passive resistance to God's claims. It is actively energetic and aggressive. Is aid solicited to spread the gospel? The solicitation is complained of by thousands as an intrusion. Are the sufferings of the poor depicted, and are we urged to relieve them? Myriads decline till the strong arm of law compels them; and while the one hand may be squandering its affluence upon self, the other doles out a legalized pittance to the starving, the homeless, the orphan. In this manner the mind of God is practically repealed. The gospel is confined to one-fifth of the human family. Misery is unrelieved, and our world continues to be a groaning one, because man continues to be an unfaithful steward. He forgets that God gives both wealth, and the power to get it, that we may honour him in his gifts. Like the daughter of the horse-leech, man is ever crying, "Give, give." Like the greedy grave, ever devouring, but never full, he grasps till he falls grasping into the sepulchre. A higher

social position is the aim of restless crowds, and as money is the magic master-key which opens the way, hence the rush and the scramble to gain it. The pillars of the social fabric, it has been said, if not golden, must be gilded, and to accomplish that end, it is true now as of old, that—

> "Prima fere vota, et cunctis notissima templis,
> Divitiæ."

—At every step, in this process, man is in collision with the Almighty, and the complaint recorded by Joel is as true now as it was in his day, "Ye have taken my silver and my gold, and have carried into your temples my goodly pleasant things;" and with all this in view, is there not a righteous retribution in the fact that "bankruptcy is like death, and almost as certain, ... there is no escape from it, and he is fortunate who fails young."* God thus lifts in providence a loud protest against the idolatry of wealth.

But man's view of wealth in opposition to God's, becomes more and more clear when we resume consideration of the subject of accumulation.

Now it is obvious that the mere possession of riches is not a sin. Neither is the desire of wealth, if it be regulated by the will and the wisdom of the Supreme. Some, no doubt, are of opinion, as we have seen, that there should be no amassing. In their view, opulence in all cases is nearly allied to sin. Literally and continually, the spirit of the prayer, "Give us this day our daily bread," should be man's rule. Utter dependence upon God, they think, should ever signalize the believer

* *The Bible in the Counting-house*, p. 184.

in Jesus. The daily or the weekly income should also be the daily or the weekly outlay—absolutely and always neither purse nor scrip should be provided.

But by such views men only weaken the noble cause of Christian benevolence.* Were it possible to hold all things in common, according to the expedient of the first disciples to meet the pressing emergency of the infant church,† the accumulation of individual property would, of course, instantly cease. We know, however, that even in apostolic times, Mary, Tabitha, John, Lydia, and others had their own homes, and their own possessions. These, when consecrated to God, were just their power of doing good, and the only wise God has therefore left it to the lawless Socialist to argue as if possession were synonymous with sin. A crowd of texts recognise the acquisition of wealth as a privilege or a blessing. "It is the Lord who gives power to get wealth." "Wealth gotten by vanity shall be diminished, but he that gathereth by labour shall increase." "Wealth and riches shall be in the house of the upright"—These and similar sayings embody the principle; and, for examples, we find that "the Lord blessed the latter end of Job more than the beginning," in other words, the wealth which he had lost was restored twofold. Abraham, "the friend of God" was "rich in cattle, in silver and gold." Joseph, his descendant, stood at the right hand of royalty, for "the Lord was with him, and he was a

* "We may not thus stretch beyond the staple, and so break all."—Trapp on *Almes*.

† See this subject judiciously considered in Baumgarten on *The Acts*, Vol. I. pp. 77, 78.

prosperous man ;" while David had wealth in such piles that infidelity has challenged the record of his stores. It is needless, however, to cite examples. The word of God and the constitution of man alike discountenance the thought that the mere possession of wealth is sinful. Without it, a thousand benevolent undertakings would languish and die. Society, we repeat, would relapse into barbarism, and the progress of six thousand years would be lost in an age.

Be this our principle then—It is not the acquisition of wealth, it is refusing to employ it as the God to whom it belongs would have us, that constitutes our sin. It is " setting our heart upon riches," and not upon the God who gave them. It is trying to rob God of his own. It is forgetting the maxim—" They who possess should be as though they possessed not." It is not laying up treasures—it is laying them up on earth, and merely for earth. It is not the possession of money—it is refusing to " refine it into alms," or to stamp it with the image of the great King, that it may pass current in His kingdom. These are the practices which involve both guilt and misery ; but if, by God's grace, these be avoided, then the possession of riches is a blessing from on high. Wesley, in one of those fine practical intuitions for which he was remarkable, has embodied all this in three aphoristic sayings, which, *if kept in combination*, are a threefold cord not easily broken. They are—" Make all you can ; save all you can : give all you can ;" and another devoted man only paraphrased these words when he said, that the lawful acquisition of wealth should

never be neglected; a penny of it should never be wasted; nor a farthing of it needlessly or sordidly hoarded.

But while these things are plainly warranted by Scripture, it is not less manifest that they are often perverted by men. Crowds of them heap up wealth without thinking either of him who gives it, or of the temptations and perils involved in possessing it. Not merely do they adopt a system of morality different from God's: not merely do they use the unjust balance and the unequal weight; not merely do they put false for true, or spurious for genuine. Having prospered in these ways, they set their heart on their amassings, and deem themselves secure beyond the reach of damage or disaster. All that is eternal or divine is ignored—and even in this favoured land, men may be found in millions who expend more upon some transient indulgence than in caring for their souls, or honouring their God, in preparing for eternity, or helping others by the way. A shrewd observer of human nature has said with reason, that it is hard to conceive what happiness there can be in that condition which renders virtue infinitely difficult —which turns the strait gate into a needle's eye, and makes hell itself ten times broader than it was before.

And this brings us to the very core of man's opposition to the mind of God regarding money and its uses. While the devotee of riches heaps up wealth sometimes beyond what can be counted or measured, pretext after pretext is pled; and safe or satisfied behind them, like Adam among the trees of the garden, man continues to accumulate, though each fresh accession only makes God

less regarded, or only renders the accumulator more buoyantly independent at once of his God and of his fellow men. The tempting serpent—

"With burnish'd neck of verdant gold, erect"—

still plies his successful wiles, and the most solemn appeals from the Highest fall feebly on the ear, like words spoken to weltering waves. The love of enterprise, a competency for age, the duty of being diligent in business, and other things, all right in themselves and in their due measure, are exaggerated and distorted; and thus urged onwards, many have no fear but lest they should lose their growing treasures—no care but to make them larger. Each new addition operates not like water to quench, but like fuel to feed the passion for money; and amid these amassings, the word of God is set aside, while the criticism of the infidel becomes all deserved, "Either your New Testament does not contain Christianity, or your conduct is not Christian."

A provision for children holds, perhaps, the first place among the avowed motives for accumulation, and may exemplify them all. Let us glance at it.

Beyond a question, then, children are to be cared for, educated, maintained, and prepared for the duties of life. That is the appointment of God; and only absolute poverty on the part of parents, or gross guilt on the part of children, can supersede their claim. But, on the other hand, not less manifest is it that no duty to the creature can ever bar the claims of God. I dare neither alienate his property, nor defraud his cause, in order to found a family, or to pamper pride—that were as

wicked as robbery for a burnt-offering. The mind of God is made abundantly explicit regarding this, and though man may here, as elsewhere, be ruled by the maxim, "Money answereth all things," and hope that it will answer his offspring, it will be found to fail when we are challenged for neglecting the demands of the Lord of all. Our children are not his rivals. They are, on the contrary, to be reared for him, and according to his will, and whatever would render them independent of Him can never be a blessing. Surely no man who is morally sane would wish to bring his children under the range of the bitter censure—which, however, we do not adopt, though some have uttered it—"There is no man very rich, but is either an unjust person himself, or the heir of some one who was so." Wealth stored up for them to the detriment of God's cause, is just a proof that men do not trust his promises, or care not for his glory, and how much wiser and better were it to take the counsel of a good man, who says—"Hast thou many children? Thou oughtest the rather to be charitable, that thereby thou mayest entail God's blessing upon them. That is the best portion and the surest inheritance thou canst leave them. That will secure their stock and improve their store, whereas unmercifulness to the poor will entail a curse instead of a blessing upon the persons and estates of thy children."* If it be true, as is alleged of America at least, that young men who

* Gouge's *Surest and Safest Way of Thriving*. We have not referred here to a proof-text often quoted in regard to a provision for children, 1 Tim. v. 8. It has really no reference to the matter, and relates to *giving*, not to *accumulating*.

inherit great wealth from their friends, as a rule, die poor,—we may read in that a striking illustration of the peril or the folly of heaping up riches without consulting the will of our God.

But we may adopt still another method of shewing man's view of money in contrast with the mind of God upon the subject. Wherever his word is not a sealed book, there are multitudes who know that he claims the silver and the gold as his own ; and conscience and right reason, like two witnesses, attest the justice of his claims. But are they conceded ? Do men employ for God what they confess to be his ? Nay, the very light which is in them is too often darkness. They grant the claim to be just, but instead of following up the concession in practice, they forthwith proceed to compound with the Great Proprietor. They offer a pittance that they may retain undisturbed possession, or make an unfettered use, of all that remains. It is the payment of a pepper-corn rent to set them free from restraint—as if they were owners, not tenants, and that at will. In spite of the words, "Take heed and beware of covetousness ;" or of the declaration "The earth is the Lord's, and the fulness thereof ;" or of the "many sorrows" which follow riches, when acquired or employed contrary to the mind of God, men plan to amass, they plan to keep, and plan to render conscience quiet, even when they know that the word of the Eternal and their conduct are opposed to each other. They act as the shipwrecked seaman often does, when he tries to quench his thirst by the brine of the ocean, though he is driven to raving madness and death by the attempt.

We have hitherto spoken mainly of the word of God as our guide in forming a judgment as to man's view and use of riches. But Providence unites with Revelation to instruct us here.

Look at history, and mark the broad and vivid pictures which it presents of the effects produced by unblest stores of wealth.—Spain once stood among the foremost of the nations. Her monarch held dominions in which the sun never set, and more than once he attempted to make himself master of all Europe. Her navies covered the sea. "She sat a queen;" and "The Spaniard," two centuries ago, was but another name for the powerful, the dreaded, the rich,—a Spanish galleon was then a prize for an empire. But South America was pouring her treasures into the lap of Spain. Riches, literally in piles, were amassed by bloodshed and atrocities which rank side by side with the butcheries of St Bartholomew's eve. Mines were opened. Empires were pillaged. Peoples were massacred. The free were made slaves. As the result, her greedy heart was glutted; Spain grew rich; it has been said that "a deluge of wealth rolled over her," and man's craving for riches was thus gratified to the full. Pride and every passion could be indulged, in thousands of cases they *were* indulged, without any limit; and had riches been what man supposes, Spain would have become a Goshen,—a land flowing with more than milk and honey.

Yet almost at the same time, that kingdom began to sink into national imbecility, as it now ranks among the lowest of the nations, alternately victimised by superstition, and desolated by civil war. Now, no

doubt, other causes operated in producing that degradation besides the acquisition of gold and silver from the foreign mines and the foreign empire of Spain. She had the blood of many an *Auto-da-fe* in her skirts. She had the enormities of her nursling, the Inquisition, to expiate. But it was wealth that pampered her pride. It was gold and silver wrung from the oppressed to satiate the cupidity of the Spaniard, which at last reduced her to the rank of one of the most corrupt of the nations, and the poetry of Cowper thus proclaims the doom :—

> "God stood not, tho' he seemed to stand, aloof,
> And at this hour the conqueror feels the proof;
> The wealth he won drew down an instant curse,
> The fretting plague is in the public purse;
> The cankered spoil corrodes the pining state,
> Starved by that indolence their mines create."

Or, if the case of Spain do not suffice, let us turn to Venice, once the proud dictatress of nations, but now abject and widowed, crushed by a dominant superstition, and utterly under the sway of the sensual—

> "Her daughters had their dowers
> From spoils of nations, and the exhaustless East
> Poured in her lap all gems in sparkling showers;
> In purple was she robed, and of her feast
> Monarchs partook, and deemed their dignity increased."

—Her riches and her power continued to grow through many centuries; and ere Venice had run through the cycle which begins in lowliness, swells into wealth and power and bloated pride, and then sinks into all that is debasing, not less than a thousand years rolled away. But what is Venice now? One of the most mournful spec-

tacles on which the eye of man can rest. It is sad almost to sickness, to trace her mouldering palaces, her faded glories, her blighted character, her present condition of measureless degradation. And this is but another example of the effects of riches abused. God had showered in providence the plenitude of his bounty into the lap of the triumphant republic; but He was disowned, His rights were trampled upon in using it, and woe and tribulation were the sure results.

Or, again, look at an individual. A vessel has been driven upon some rocky shore, and a grave in the deep appears to be the instant portion of all. Yet many escape; for a pathway to the land has been gained. There is one, however, who thinks of his money first—he will stake his life upon it. He hastens, therefore, to wrap his treasures, as he thinks, securely around him, and then hurries away to be saved. But it is too late; he sinks beneath the load, and he and his treasures perish together.—It is a picture of the sad effects of clinging to wealth, and perilling our souls by that act.

Or glance at the very home of gold—Australia. We there see woe crowding upon woe in spite of its treasures, nay, because of them. Robbery, outrage, and murder, are rife. Men tell us that penal settlements have there poured forth their felon stream as if from the open gates of Sodom or Gomorrah, and in many cases the gold which is amassed only helps the finder to be more signally profane, more brutified and shameless.* A Chinese mandarin once exclaimed—"It is not the man that eats

* Westgarth's *Victoria*, p. 151. An American author, Van Doren,

opium, but the opium that eats the man," and in like manner, it is not man that possesses money,—his money possesses him, and wastes while it possesses.

We thus see, then, how far men are from acting upon the Scriptural rule regarding wealth, or "honouring God with their substance." It is his purpose that they should do so; and to afford them facilities, the earth pours its plenty into the lap of man. Its gems of every hue, its millions of gold and silver, its teeming productions of countless kinds, are all meant to be employed in advancing man's happiness, while promoting the Giver's glory. And there is much that does so, though man forgets. The sun diffuses warmth and light; the ocean circulates moisture; the rivers impart fertility—the sky, the earth, the sea, all give back for God's purposes what they get from His goodness. But man, the deputed lord of this lower world, would eclipse God's glory that the creature's may shine, or dispute God's will that ours may rule. "The stork in the heaven knoweth her appointed times; and the turtle, and the crane, and the swallow, observe the time of their coming; but my people know not the judgment of the Lord," and man alone is vile.—It is well known that the waters of the Jordan pour their copious volume into the Dead Sea. From year to year, through unnumbered generations, that ample stream has rolled into that ample reservoir. But one of the wonders connected with it is, that there is no visible outlet from that sea. Its shores continue sterile and dreary; in spite of the

says, that in a single State, nine wives were in asylums, driven to madness by their husbands' desertion for the gold fields.

Jordan, and all the snows of Lebanon melted and flowing down, the Dead Sea continues the Dead Sea still. Now, who sees not the resemblance which this bears to man's reception of the gifts of God? In exuberant profusion, they are poured upon him, yet from how few is there any return! Nay, are not all God's gifts too often perverted? All his rights disregarded? All his purposes opposed? His bounty often employed only to enable men to sin with a higher hand? Instead of being prolific of glory to God, the soul often continues like the Dead Sea shore—a withered or a blighted thing. Where war has slain its thousands, this impetuous love of money has slain its tens of thousands with a more appalling death.

And can we explain the process by which such tendencies are produced? How is it that with the Bible in our hands, we thus continue to oppose the purposes of the Bible's God? The answer is at hand—the affections are not cultivated in the same proportion as the understanding. The element of love, in which men should live and move and have their being, is not kept sufficiently pure. The Church is controversial—that is, she earnestly contends for the faith once delivered to the saints, and that is right, it is imperative. But side by side with that, the love which is "the bond of perfectness," "the fulfilling of the law," and at the same time, the only amalgam which can knit heart to heart, is not equally cherished. The Saviour's example of love, if not lost, is often forgotten—and in the absence of that grand dissolvent, selfishness too often reigns supreme. The

streams are bound up by the ice of winter, instead of flowing on amid the verdure and the music of spring.

Nor is it difficult to explain how such tendencies, when once produced, are fostered into over-mastering strength, till man forgets that "a little sheet will wind him, a little grave will hold him, a little worm will eat him."—When we enter any of the vast laboratories of trade, or any of the colossal depôts where our manufactures are stored up, we are amazed at the power, the skill, the wealth, which meet us there on every side. That wealth is the representative of luxurious enjoyment—of command—of pleasure in every form—of all that man pants for, or compasses sea and land to obtain. Now, do we reflect while we admire them, upon the materializing effects which these stores and their production occasion, the worldliness which they foster, the consecration to Mammon to which they lead, in the young and the old whose days and nights are spent amid such dizzying scenes? That is the shady side of a view which often appears only in sunshine, or produces only a feeling of exultation; and it is in such places that we can best study both man's view of riches and the wasting effects to which the headlong pursuit of them leads. It is there that we see how God is hidden, and the soul thrust from its place of prominence by the breathless haste into which the world goads its devotees. Surely it were well were Bentham's counsel adopted in all such places. He recommended the British Parliament to place in every court-room of the kingdom, a representation of Ananias and Sapphira

struck dead for dishonesty, and the advice might often be safely extended to other scenes.

But it is needless to expatiate longer upon a subject which a sentence suffices to make plain.—From a review of this section, the following conclusions are once more forced upon the mind.

First, Man's view of riches is not merely different from God's—it is the reverse and the antagonist of His. The Supreme makes man a steward; man makes himself an owner or a monarch, and uses for himself what he is delegated to employ for God.

Secondly, The Scriptures fence round the rights of the Eternal by all moral means. But man disregards them all—he tramples the fences in the dust. The Word of the Lord is not consulted in the use of wealth, or any gift. Pleasure, ambition, self in some of its thousand imperious forms, is too often man's only guide, and it is painfully illustrative of the wide-spread abuse of riches, that much of what is done for God, is done by the accumulated offerings of the children of handicraft and daily business, not by the rich at all. It is as true now as in the days of Nehemiah, that the nobles put not their shoulder to the work.

But, *Thirdly*, Even when conscience has been roused to recognise, in some degree, the claims of God, it is often bribed or laid to rest again by the surrender of a fragment, as a quit-rent for the whole.

Fourthly, Woe and disappointment are often the result. Riches take to themselves wings and flee away. Men who supersede the claims of God, or disregard his

sovereign will, sooner or later discover that their gold and their silver are cankered; that moth and rust can spoil them, or thieves rifle them away. If they remain, they petrify the feelings; they dry up sympathy, and render some men little else than a safe for money. It is recorded, for example, of the great capitalist, the elder Rothschild, who has been known to realize £150,000 by a single transaction, that he usually hired his subordinates at the lowest rate at which it was possible for them to subsist. Riches, as abundant as the leaves of the forest, could neither enlarge nor satisfy his ever-craving soul, and his case signally proves that the greatest of all bankrupts is money—it never pays what it promises. It is said that in America three hundred thousand die of drunkenness every year. How many more perish there and here of covetousness!

Fifthly, Could men be taught wisdom by any thing but omnipotent grace, experience might teach the folly of disowning God's mind, in using what He bestows, or employing what was given to promote His glory in pampering self. There was something more profound than either flattery or wit in the words of a monk who told a pope and his cardinals that the apostles were fools compared with modern Christians—the former abjured the world; the latter make it their heaven.

But how should man employ his money? That is our next inquiry.

CHAPTER V.

THE CHURCH'S WORK, AND MEANS FOR DOING IT.

"Go ye into all the world and preach the Gospel to every creature."—MARK xvi. 15.

The purposes of God—The uses of riches—The Church and its Mission—The field contemplated—Illustrations—Behar—London—Edinburgh—The Church's Instrument, the Gospel—The revenues of Britain—Her stewardship—Examples—The power of littles—The world's munificence—The Rajah of Burdwan—The Moravian Church, a model—Its labours—Results—Other examples of the Church's work done—That work neglected.

We have now reached an important point in our inquiry. It is this. Since God is the Supreme proprietor of all, and since man is constituted his steward to employ all that God bestows, according to the sovereign will—What *is* that will? What are God's purposes in our world? At what are his stewards to aim in employing his property?

Now, as his word has carefully guarded his rights, it is not less explicit in declaring the purposes to which his property is to be devoted.

In the first place, the whole is to be consecrated to the Highest, and held in solemn trust from him. Whether it be the domains of the princely, or the pittance of the poor, one tenure characterises all, as one

maxim is to regulate all. God is to be recognised as the rightful Owner of everything that is, and whatever is less than that is sin. Ananias and Sapphira are beacons, not models—and the man whom Supreme Wisdom called a fool* ranks in the same class with them. We are at every stage, and in every movement, to be guided by the revealed mind and the asserted rights of God. Having laid our all upon his altar, we have, so far, discharged our duty, and aught else is not the Christian's attitude. Having made the surrender, that Christian wisely and humbly waits for his directions.

Nor does this apply only to our money or our material property. Every gift is to be laid on God's altar in the spirit now described, and we adopt the following remarks on this subject in all the extent of their meaning.—"All our talents, our powers of mind, speech, learning, health, strength, time, and money, are to be viewed in the same light—(as means of diffusing the truth). Many seem to think that these things are bestowed merely for their own enjoyment. But this is a great mistake. They are not so much given as lent or entrusted. We are stewards rather than owners. There is a use to be made of them, an account to be given. You would be surprised to see the lamplighter using his ladder as a plaything, yet this is what thousands are doing with their various talents. We must not use our talents so. They are tools, not toys, to be used like the ladder in helping to light the lamps."†

* Luke xii. 18-20.

† See *The Lamplighter, or How to Work for God,* a useful and practi-

And these things being adjusted as the scriptural basis of all that is to follow, the Great Proprietor next allots a portion of our money for our maintenance in the sphere where he has placed us. The prince is to be princely, and the man of humbler lot is to remember that godliness with contentment is great gain. The man of many thousands is to occupy his high position under a right sense of his responsibility. He has ten talents—but the man who has only one is not less under the eye, or less provided for by the goodness, of God. Each in his allotted rank divine benevolence designs to uphold and make happy.

But though the steward thus stands second in the divine order, he is not final, nay, much of his care is to be devoted to others as well as himself, and here, according to the Scriptures, the poor find their place. In an early portion of the Bible, we are assured that "the poor shall never cease out of the land," and we are assiduously taught, as God's stewards, to consider their wants. Blessings are pronounced upon those who provide for them, while woe is the lot of those who neglect that duty, and the man who leaves the poor out of view in employing God's property, is called mindless, senseless, or a fool.* On the other hand, encomiums are

cal tract, issued by the Society for Promoting Christian Knowledge.—See also Sir Matthew Hale on *"The Great Audit."*

* We read that Sir Thomas Halifax, a rich London banker, was once asked to aid in relieving the poor, and reminded that they who do so "lend to the Lord." His reply was—"I never lend upon such slight security." Ere his day was done, he fell into decay; he needed help, and pled the same argument which those to whom he appealed. But his

heaped upon those who wisely consider their case. Obadiah sheltered and fed the Lord's poor servants, when persecution unto death was rife, and that man was honoured and trusted even by the unprincipled Ahab. Zaccheus gave "half his goods to feed the poor," as soon as he felt the Saviour's preciousness, and his example will be honoured through all time. Cornelius shewed his devoutness by giving much alms, and we know how he was blessed. Pure and undefiled religion, or worship, in its practical aspects, is compressed by James into two particulars, and one of them is visiting the widow and the fatherless. As soon as the Saviour reached our world, his wisdom anticipated by many centuries, the maxim which is now becoming common, that property has its duties as well as its rights: a system was set up which was meant to penetrate to the lowest depths of human life, and introduce an enriching element into the humblest scenes. He preached the gospel "to the poor." He offered them "unsearchable riches." Patriarchs like Job, prophets like Moses and Isaiah, sweet singers like David, had all cared for the homeless and the hungered, but the system was completed when Evangelists, Apostles, and the Great Teacher of all, fastened men's thoughts upon the needy, made the rich God's almoners, and the poor Christ's members waiting for our aid. We hence violate the whole spirit of the Saviour's religion when we overlook the sorrows of the destitute, for alms-deeds done from right motives,

own words came back to him regarding the "slight security." It is a common witticism among the ungodly.

are ever regarded in Scripture as indicating the presence of essential virtue in the life; their absence on the other hand, betokens antagonism to the mind of God; and history as well as Scripture proves the importance of the principle. Prior to the first French Revolution, for example, there existed a wide gulf, or a complete disruption, between the rich and the poor. The former heartlessly despised the latter, who in their turn scowled hatred and defiance back, and when the day of retribution came, it was one in which men waded deep in blood. A primary law in God's world had been outraged; the remonstrance of a man of God was systematically unheeded—"It is the bread of the famishing which you eat; it is the clothes of the naked which you lock up in your chest; it is the money of the destitute which you hoard;" and the outrage recoiled in an appalling revenge.

Nor are we left to any random guidance upon this subject; we have line upon line to direct us. The rich are to be "ready to distribute." Aid is not to be wrung from them by the sternness of law, or the mournfulness of wailing. Nay, our help is to be "prompt and present as Araunah's, that noble Jebusite renowned for his bounty. He had only a subject's purse, but he had a king's heart. 'These things gave Araunah as a king to a king.' God set him up an altar, and he was ready with a sacrifice: so should we. To distribute, and communicate, forget not, omit not, grudge not, for with such sacrifices God is well pleased."*

* Trapp *on Almes.*

And some of the most touching portions of the Word of God refer to the subject of alms-giving. When speaking of the worship which God requires, Isaiah asks—"Is it not to deal thy bread to the hungry, and that thou bring the poor that are cast out to thy house? when thou seest the naked, that thou cover him; and that thou hide not thyself from thine own flesh? Then shall thy light break forth as the morning, and thine health shall spring forth speedily; and thy righteousness shall go before thee: the glory of the Lord shall be thy rere-ward." Again, when Job would tell us what he had once been, he says, "When the ear heard me, then it blessed me; and when the eye saw me, it gave witness to me; because I delivered the poor that cried, and the fatherless, and him that had none to help him." In the spirit of these truths, many have been convinced that their temporal prosperity was promoted just in proportion as they considered the poor.* Godliness in that respect was profitable indeed; by such scattering men increased, and their bread, when cast upon the waters, was found after many days. Habits of economy and circumspection were acquired, and wealth was found in channels which would either never have been opened, or only partially employed. "We are getting money like dust," said a Christian merchant, "and as dust may we always esteem it, but not so dispose of it. . . . . I am really amazed at the profusion of the divine bounty to us, particularly since I devoted, seven months ago, a hundred pounds . . . . . towards building a house for

* For examples, see Gouge's *Surest and Safest Way of Thriving.*

God. . . . . Here is at least two hundred and fifty pounds more than our usual increase, which the Lord has already given us as bounty-money for what we gave."*

It was in the same spirit that "The Successful Merchant" acted. Instead of having nothing to give when the poor solicited, he preferred to be empty-handed when luxury or display appealed to him, and we know how the All-bountiful One showered down his bounty upon Budgett. But in truth, in every age, God's faithful stewards have owned that their best insurance was to "disperse abroad," and "distribute to the poor." They have asked—and who with the word of God in his hand, can reply in the negative?—"Can we lay up our wealth in a safer hand, can we have a better debtor, than Christ, a better bond than the Bible?" "For this we have received, that we may give, sith we are not owners of what we have, but almoners, stewards, purse-bearers to the King of kings." "Our cup runs over with David's—and why run over but that it may run into other men's emptier vessels, that the poor may partake of our redundancies? For is it fit that some should be hungry in God's house, and others drunken, as once at Corinth?"†

Here, then, is a large outlet for our tenderness as Christians, and our liberality as God's almoners. Not for our selfish indulgence or aggrandisement, but to supply the wants and soothe the sorrows of "the poor man and the indigent," is wealth bestowed by God;

* *The Christian Merchant,* or *The Life of Joseph Williams.*

† Trapp *on Almes.*

and where men neglect these duties—where wealth is squandered upon folly, and the poor left to pine and starve—our religion is not that of the Saviour, nor do our hearts beat aright in sympathy with his. On the other hand, the bountiful soul is a blessing to mankind. Like the harp of David, it can transmute misery into joy, and like a certain minister of Christ who "never thought that he possessed what he had not given away," that soul is blessed in its deed. As the inquest at the last assize will turn mainly upon practical religion—for the Judge is to say: "I was an hungered, and ye gave me meat; athirst, and ye gave me drink,"—so our condition upon earth may be decided by our conduct to the poor.

Yet our account of the use of money, in this respect, would be very incomplete, did we fail to notice that mere giving, or complying with the mere letter, may be only an abuse. It is giving heartily as unto the Lord —it is giving for a Saviour's glory, and to promote a Saviour's cause, that constitutes real use. We may lavish our abundance at the bidding of mere impulse, or to gratify our own feelings, without any regard to the Great Owner's will, or word, or glory. But that is not Christian beneficence,—it is mere self-indulgence, in a refined form, perhaps, but still of the earth earthy. Christian charity is charity in Christ's spirit, according to his example, or for his sake, and it is only thus that we can act as Christians indeed—only thus that we rise above nature into the domain of grace, and act like the "peculiar people," who are guided by motives which begin in heaven and will terminate there.

But it is when we come to consider the Mission or the work of the Church in its largest sense, that we see most clearly the ends which God would promote by means of the bounty which he bestows upon man. The Church has been called "the Gilead of the world." From it there come balm, and myrrh, and frankincense—types of all that can heal the wounds of a world where all are groaning and travailing together in pain; and to make this plain, we need only enumerate the objects which the Church of Christ must keep in view in fulfilling her mission from her Head, her stewardship to the Lord of all.

In the widest sense, then, the Church has to win the world to Christ. From him we have revolted, and in that revolt we persevere, though ten thousand miseries warn us to desist. Now, that rebellion is to be subdued. The lost are to be saved; the savage are to be tamed; the embruted are to be lifted from their degradation. The Church is thus to do for the world what the angel did for the pool, when he rendered its waters healing. To make the polluted pure, the self-doomed happy, the spiritual bondsman free; to produce a love in man's soul like that which brought the Saviour from heaven to his cross; to restore God to his rightful throne, and put man in his true position; to re-stamp the image of the Holy One upon the sinful, and so to fit them for the high felicities of heaven—all that God may be glorified in these results—behold a portion at least of the Church's work. She is to re-conduct man to Eden; and preparatory to that, to invest him with a character such as Adam had while he was holy, harmless, unde-

filed, and separate from sin. As God's instrument, the Church's efforts, blessed by his Spirit, are thus to re-create all who are ever to "see the king in his beauty."

But this is too vague. To understand aright the mission of the Church on earth, we must look more closely at her appointed sphere—the world. Eighteen centuries and a half after the Son of God has been on earth, four-fifths of every passing generation, or perhaps eight hundred millions of immortal beings, are still ignorant of the "desire of all nations"—the Saviour of the lost. These millions are passively waiting, nay, passing on to woe, till God's stewards can determine to be faithful. More than one hundred millions are Romanists. About the same number are Mohammedans. Six hundred millions are miscellaneously pagan, or else blinded by the dark delusions of the Greek church ; and among all that remain, or perhaps two hundred millions more, those who hold the one Lord, and the one faith, according to the simple word of God, are often lost amid the ungodliness which hides or overtops them.

But this also is too vague to describe the Church's work. Let us fix our thoughts upon some single province of paganism, and let it be that of Behar in Bengal. It has been surveyed with some care with a view to God's work in the world, and as the result, the following facts are announced :—In the district of Bhagulpore there is a population of 870,309, and they have only one missionary. In Monghyr, the people number 866,590 ; and they have only two missionaries among them all. In Patna, the population is 845,790, who also

have two men to tell them of the only Saviour. Tirhoot, with a population of 1,637,545, has three. Shahabad, with 1,602,274 souls, has two. Sarun, and its population of 640,884, have also two. In brief, the province of Behar, with its eight districts, and a population of 8,628,339 souls, has just thirteen missionaries.* Such is a specimen of what the Church is doing, or has still to do. And carry that specimen over the peninsula of India, with its hundred and seventy millions of souls. Travel with it into China, with its three hundred millions and more; pass over into Asiatic Russia—then into the European, where the Greek heresy darkens sixty or seventy millions of souls. Include Africa, with its nomadic, or its martial hordes, all embruted, and if all that be insufficient, then bear in mind that sixty persons out of every hundred in Europe are still destitute of the Scriptures, while ninety-eight in every hundred in India are in the same dark condition. Contemplate all these things, and then understand, in some degree, the mission of the Church on earth, her work of faith to be done for her Head in glory. She is the Bethesda of the world, and knows that there is no panacea but the gospel—it is that or death. Bread is there offered to the hungry. The tomb is there unsealed; the stone is rolled away, and the gospel says to the dead "come forth." Now, millions upon millions thus appeal by their miseries to Christians, and *are* they Christians if the appeal be unheeded! Nay, the Church has forgotten her mission, or fallen from her high position, when the blessings which are within her

* See *Bengal as a Field of Missions*, by M. Wylie, Esq.

reach are not spread abroad, like light radiated by the rising sun.

Or if this be still too vague, contemplate only a single city. Pass over England and Wales, with their five millions, now detected by authentic means to be entirely neglecting the public worship of God. Never think of London with its two millions and a half of people —among whom little more than one hundred thousand are Christians so far as to resort to the Lord's table. Contemplate only Edinburgh, the capital of a country long deemed well pervaded by religion. It contains a population of more than one hundred and sixty thousand, but it has been ascertained that more than fifty of these thousands habitually neglect the social worship of their God. Even though we assume that all who seem to worship him really do so in spirit, we have still, in a single city called Christian, an appalling aggregate of detected ungodliness. Arithmetic, in this case, helps us to compute the Church's work. She has to travel round the world, to visit all empires, and cities, and souls ;—to beckon them to the Saviour, and beseech them not to die. By missionaries, and other Christian appliances, she has to address herself to those whom sin has polluted, and guide them, if she can, to Him who takes sin away. Prophecy and promise, providence and grace, raging war, and the growing glories of the Prince of Peace, all point us forward in that direction, and happy is the church which has learned to take the tide at the full, or work the works which God has given it to do.

But, next, how is that work to be accomplished? By what stupendous agencies will all this be wrought out?

Here God appears working with the majestic simplicity which speaks of omnipotence. The gospel is to be preached to every creature under heaven, and that is the divine panacea. The cross whereon the Saviour died is a tree whose leaves are for the healing of the nations, and men are to be pointed to it, and the fountain which was opened there for sin, when Jesus died the just for the unjust. Wherever the gospel has been preached with the Holy Ghost sent down from heaven, men have been reclaimed—idolatry has vanished—superstition has faded away like stars at sunrise. Never yet has a missionary been sent forth, and gone forth, in faith, without sooner or later discovering that the word of God did not return to him void. Now, all this proclaims, that if the Church would wake up to her duty, many a wilderness would yet be glad—the widow's heart would sing for joy—the fatherless would find mercy—there would be glory to God, and good-will to the children of men; that Sun would rise, which is never, never to set. Vain all attempts to save by human devices, for God's truth, His Son and Spirit alone can meet the wants of a groaning world. These sweeten the bitter waters—these calm the troubled waves; and, with these simple truths present to the mind, if stewards be still found unfaithful, and almoners niggardly, may not the prophet's lamentation be our dirge, "Lament like a virgin, girded with sackcloth, for the husband of her youth?" In other

words, the wail of a young widow is a fit emblem of the grief which such things may occasion.

The gospel must be preached, then — that is the Church's great commission. But how shall men preach unless they be sent? And how can they be sent unless means be provided? This accordingly leads by another route to the very core of our subject. God has given us his gospel. He has also given us stores of wealth. For example, the mere profits accruing from trade in the city of London alone, now amount to about thirteen millions sterling per annum. The mere income-tax of our island for the year 1853, when the rate of assessment was low, amounted to £5,747,256, and the following table contains only specimens of our incomes. It relates to the same year, when 186,682, in one class, paid the tax. Of these—

33,158	were charged on less than	£150	*per annum.*
44,073	... ... between	150 and	200
30,142	... ...	200 and	300
14,679	... ...	300 and	400
7189	... ...	400 and	500
5260	... ...	500 and	600
3021	... ...	600 and	700
2004	... ...	700 and	800
1709	... ...	800 and	900
815	... ...	900 and	1000
4843	... ...	1000 and	2000
1456	... ...	2000 and	3000
683	... ...	3000 and	4000
380	... ...	4000 and	5000
664	... ...	5000 and	10,000
373	... ...	10,000 and	50,000

And 33 at £50,000 *per annum*, and upwards.

Now, why all this wealth even in a single section of our community! The silver and the gold are God's, and can we tell why he has bestowed them in such affluence upon our island? Is it merely to exalt us among the nations, and so to foster our pride? Or is it only for the purpose of our personal enjoyment? No such objects can be sought by the Great Proprietor, and they should not be sought by us. As his stewards, all that we hold is to be employed directly or indirectly in advancing his cause, and did his will reign supreme in our high places, our homes and our hearts, his objects would be ours—the world's regeneration would be sought by the proper employment of that plenitude of wealth which he has showered down upon us. Just as India with its teeming millions is under British power, to be blessed by British law, and learn from us the truth as it is in Jesus, are our millions of gold bestowed upon us, to be used, by his blessing, in gathering in the nations to Him by the power of the truth. We do not mean that all is to be employed in one specific channel, or for one specific purpose. In a thousand ways, the faithful steward may find outlets for his benevolence, but obviously the Church's greatest work stands forth among the foremost outlets, and should be resolutely done.

True: we may be unfaithful stewards. Instead of consecrating our all to God, we may hoard or squander without consulting his will. The great epidemic of covetousness on the one hand, and of selfishness on the other, may overlay the mind, and set aside the purposes of the Supreme. But that cannot affect his rights: they

can never be proscribed; nay, He will not hold us guiltless for his property misemployed. His Church is the channel along which his bounty should flow to fertilize an impoverished world; and if men amass instead of diffusing, or selfishly grasp instead of freely giving, or cramp the efforts of the world's benefactress by withholding their help, then what can we conclude but that such stewards have not yielded to a Saviour's love? They have not seen the cross nor savingly submitted to its power, and all the promises which sparkle in the Bible are still meaningless or mere superstition to them.

And all this seems to acquire greater force, in its bearing upon those who are God's stewards, when we consider the kind of agency by which the mission of the Church to the world is to be accomplished. And what is that agency?

Not any amazing effort, such as might dazzle and astound, or demand a nation's energies, but just the continuous, systematic, and steady employment of ordinary means, by men of simple faith, and of much prayer. The great aggregate result is to be accomplished by an aggregate of individual efforts—just as the ocean is composed of drops, or the universe of atoms.—The traveller who crosses the Alps by the route of the Semplon or the St Gothard is amazed, or sometimes awed, by the traces of labour which he sees—the galleries formed, the gulfs bridged, the torrents spanned, the defences against the avalanche cunningly planned, yet all these were the results of a few years of toil, and repeated blows of the pick-axe or the hammer. And on the same principle

is the world to be won to God, by his own energising blessing. Every one of His stewards is to act according as God has entrusted him. The man of one talent is to act according to that measure, and the man of ten according to the ten. The widow's two mites and the rich man's thousands are viewed in the same light, when each gives heartily as unto the Lord, and as he has blessed. It is not the flood, we often hear, that fertilizes the earth, but the multitudinous rain drops, small, perhaps, as dust. It is not the brilliance of the entire sun that illumines the eye, but a minute number of rays; and on the same principle, the mission of the Church is to be accomplished not by some isolated, brilliant deeds, or glittering gifts, but by perennial and everflowing streams sent forth to gladden and fertilize.

Some Hindoo Crœsus, indeed, may lavish many thousands upon his mother's obsequies. The Rajah of Burdwan may expend twenty thousand pounds each year upon priests and pagodas, and all that will foster or prolong the dark superstitions of Hindostan, while it may well shame the professors of a purer faith. Yet that munificence is not exactly what we plead for. To accomplish the Church's work according to the mind of her Head, we would see men aiding, but aiding systematically, by much or by little, as God has prospered. As liberality is a science which God alone can teach, it is embodied in an art which He alone can give power to practise; and were men so taught or so empowered, upright stewards would abound. The work of the Church would be wrought, and the stigma which now

attaches to the Christian name would be wiped out, because the liberal soul would devise liberal things. We may safely predict that the world will never be converted to God till his stewards thus recognise their true character, till they feel their responsibility and seek grace to discharge it—till each for himself apart, fairly consider what God has bestowed upon him, and give in proportion, or what Christ has done for him, and make that the ruling power in his soul.

It appears, then, that no fitful impulses, no periodical munificence, no proud largesses, will suffice for doing God's work. The hearty, the joyous, the conscientious consecration of all to God, as God requires it, is needed. The alabaster box must be broken, that the odour may be diffused; and just in proportion as the spirit which does that shall appear, is the day of redemption drawing nigh. "The thousand offerings of the rich and the millions of the poor" are what the Church requires for her work, and when these offerings come from devoted souls, the Prince of the kings of the earth will at length take up the unlimited sceptre which the Father has bestowed upon him.

And there have been some whom God thus taught to be models to the world in regard to stewardship. The maxim of Chrysostom was that "men grow rich by laying out, not by laying up;" and the flock of which he was pastor had fully caught his spirit. It is said to have maintained about three thousand pensioners, and such Christian societies have been compared to the bread-fruit tree, and other productions of tropical countries,

where the bounty of heaven is shed down without an effort upon man. But of all the portions of the Church, the Moravian branch, which long ranked among the poorest, has conformed most closely to the scriptural standard as a body of stewards—they regard both themselves and their property as entirely and inalienably God's. When the whole number of that Church did not exceed six hundred souls, many of whom were persecuted exiles, they realized both the character of Christians and the mission of the Church to the world. Without delay, or doubt, or fear of failure, they began their career as a missionary body. They sought out the most inhospitable regions, and selected the most degraded of the peoples. Greenland, Labrador, the forests of North America, and the swamps of the South, were the chosen haunts of these devoted men. In ten years they carried the gospel to Lapland, Greenland, St Thomas', St Croix, Berbice, Surinam—to Algiers, to the Cape of Good Hope, to Ceylon, to Tartary, and other lands. They "first gave their own selves to the Lord"—that was the secret—and then their worldly all. Before that spirit, the powers of the world quailed, and kings and princes were compelled, by a power mightier than man's, to honour the Moravian brethren or cheer them on their way. For once the mission of the Church was fulfilled, faithfully, under God's eye, and with his copious blessing.

Now, let that spirit become general, and Satan's empire will at length be hemmed in. That this is no baseless hope is proved by the fact that the Moravians, who amount to only about ten thousand souls, in Europe and

America, have two hundred and thirty missionaries, or one in every fifty of their entire number, and about fifty thousand converts from heathenism under their care. It has been computed that had all the churches understood their mission as well as the Moravians did theirs, the whole heathen world might have been within our reach, and instead of 180,000 or 200,000 converts, we might have had 85,000,000 of souls gathered in to the Saviour.*

To reinforce this conclusion, one thing more should be noticed. If the Church at large be limited in the results of her endeavours to reclaim the lost, it is not because God has withheld his blessing when right means have been employed. Nay, success has been granted wherever faith has "worked by love," and all this just renders men's covetous withholding more conspicuous. Were man faithfully to do his part, God would graciously do his; and either to hoard or to squander after such displays of his mercy and power as the Church has often witnessed in her great work, is little less than affixing a brand to our own brow. A whole church in its sphere, and humble mechanics in theirs, have addressed themselves in faith to God's work. He has graciously blessed them, and were their spirit to pervade all who profess to be following the Lord, the entire Church would be as much honoured as the Moravian branch has been—and nations might be born in a day.

And is not the world now beckoning the churches to fulfil at length their high commission from their Head?

* Hanna's *Life of Chalmers*, I. 392.

On the coast of Labrador, the sea is annually frozen for some miles from the shore, and the natives can then travel with great rapidity over their icy highway. But when the ice begins to break up, they can detect premonitory sounds, like whispers of what is coming, long before a stranger can perceive any token of change. And faith beholds similar symptoms of the upbreaking of old superstitions in our day. In a single country—India, one hundred and seventy millions are now all accessible to the gospel. The period of repression has, for the time at least, passed away, and the word of God is slowly acquiring its right position. Then uneasy multitudes at home are restlessly seeking something better than what they now enjoy, and for years, emigrants have been leaving our shores at the rate of nearly one thousand daily. We are thus made a missionary people in spite of ourselves, and were those who are put in trust with the gospel found faithful to their stewardship, the glory of the Great Owner would at length break forth. What is now limited and sickly would become strong in the Lord; for instead of making custom their scripture, and self their god, men would enthrone the law of love in their hearts, and that love would embrace the world in its range.

Our position, then, as God's stewards, is this. A perishing world is upon one side of us, and accumulated thousands are upon the other. The providence of God is inviting, while his love should propel; and were these influences obeyed—were the stores which are amassed employed in rescuing the lost, the wilder-

ness would yet become glad. Did the Church remember that when she ceases to be aggressive on the world she ceases to be what Christ designed, or that when she ceases to grow she necessarily begins to wither and decay, fresh activity would be infused. Moreover, the blessing which has crowned the Church's efforts, when they have been put forth, is a new incentive. We are thus summoned by a self-sacrificing Lord, to take hold of his omnipotence, and face all the antagonists of his truth. Christ-like in love, the Church is to be Christ-like in effort, and were that the case, means would not fail, men would be found ready, and salvation would be proclaimed throughout the world at length. Christianized hearts would make open hands; the soul would be refreshed by its own bounty; God even our God would bless us,—and "good measure, pressed down and running over," would be our portion as his stewards.

All this, however, is largely impeded by the world's covetousness, nay, too often by that of the Church. "I am not uncharitable," said a man of God, "in declaring that I know not an assembly of Christians upon earth which ought not to be a place of weeping on this account." The world is travailing in pain—a remedy is provided, and by the simple rule of every Christian giving as God has prospered, the disease and the specific might soon be brought together. But covetousness interposes its benumbing veto. Christians acquire, amass, hoard, squander just as the world does, and it therefore laughs to scorn the notion of consecrating all to God —a real occasion is given for the sarcasm which poetry

has put into the mouth of the Indian savage who exclaimed regarding his anticipated paradise—

> "There slaves once more their native land behold;
> No fiends torment, no Christians thirst for gold."

The Church's work is thus neglected; for as well attempt to hush the thunder by an infant's voice, as to subdue the world to the Saviour while Mammon continues the god of Christians. Is it not for this that we are sometimes exposed to the doom of the barren fig-tree—"Henceforth no fruit grow on thee for ever?"

A Christian philosopher* once attempted to make these things plain by statistics. He first assumed the population of our island to be sixteen millions, and then that one-tenth of our income were devoted to purposes of philanthropy and religion. Two millions of heads of families were regarded by him as connected with the Christian Church, of whom forty thousand were viewed as possessing average incomes of five hundred pounds. One-tenth from each of these would produce two millions each year. He next supposed that the tenth part of the remaining population, or one hundred and ninety-six thousand, have average incomes of two hundred pounds each, and the tenth of the whole would amount to three millions nine hundred and twenty thousand. Next, it was assumed that the remaining population, or one million seven hundred and sixty-four thousand, have each an average income of eighty pounds, of

* Dr Thomas Dick; quoted in *Money*, by Edwin T. Freedley.

which the tenth would be fourteen millions one hundred and twelve thousand pounds. We have accordingly—

From the first class, .	£2,000,000
... second, . .	3,920,000
... third, .	14,112,000
Making an aggregate of	£20,032,000

—And all that *should* be available for God's work in the world were his stewards to be stewards indeed. Leaving out of view those who are not connected with the professing Church, and limiting attention only to the heads of families, estimated at the low average of one in eight of the population, we see again, by the help of arithmetic, the wide extent of our unfaithfulness, and cease to wonder that the Church's work in the world advances so slowly. In these estimates, the revenues of the titled and the princely have no peculiar place assigned to them; but were they embraced in the calculation, the entire sum might be largely increased. Thirty millions would scarcely, in that case, be too large an estimate, and were we thus faithful as professing followers of the Lord, O how speedily would his work be accomplished, how surely would He "make a short work upon the earth!" At the same time, blessings in more rich abundance would become the portion of the faithful steward, for we re-echo the saying, "No one of sound judgment will deny, that if all men acted intelligently, and in accordance with the precepts of the gospel, all would attain twice their present ratio of prosperity with one-fourth the present anxiety, risk, and trouble."*

* Freedley on "*Money*."

But there is danger in such large and general views. To make the matter definite, we might take the case of a congregation of professing Christians. They form a society who are by solemn profession "not their own;" they "are pilgrims and strangers;" they seek "a better country;" they have welcomed the Son of God as their Saviour, and their model; they are "living unto Him." His interests and theirs are one.

How, then, should such a society, if consistent, act? In regard to their property, they are the Lord's stewards: that is one of the conditions of their union as a flock. He has "given them all things richly to enjoy," and one of their purest pleasures is to devote all to Him. A church or a flock thus becomes a society constituted to work for the Saviour—it is a life-giving element in a dying world. Men there are not to seek their own things, but His—to make it their business and their joy to promote his purposes on the earth. Wealth or poverty, time, influence, every talent and every gift, are to be thus devoted, according to the mind of Christ.

Such is the theory—but does the practice correspond? Are the members of churches generally seeking the things which are Christ's? Is His right of property conscientiously considered! On the contrary, are not the claims of his cause often neglected? Is not the aid of many rather extorted by pressure than elicited by love? There *are* stewards in the Churches—men who know the tenure by which they hold their all, but still it is the unchallengeable truth that the righteous claims of God are evaded as a tax by many, and the gospel of his grace is

left by them to shift as it can upon crumbs, or upon mites.—In the camp, the deserter is shot. On Exchange, the fraudulent are posted. In the church the apostate is excommunicated; and what shall be said of those who are all the three, and yet profess to be followers of Christ? Are they not betraying his cause with a kiss by seeming to espouse it?

In pleading as we have done for the consecration of our money to God, it will not be supposed that any charm-like power is attached to it, as if it could convert or bless the nations. It is spoken of only as a means, and without the Spirit of God, sent down in answer to the prayer of faith, our piled up millions would be all unavailing. But for this reason, the Lord's stewards should also be his remembrancers, and it is that combination of pains and prayer, of giving and asking, that will subdue the world at length.

But let us next glance, somewhat more in detail, at the world's antagonism to the Church's work.

CHAPTER VI.

WORLDLINESS AND ITS WORK.

"This will I do: I will pull down my barns, and I will build greater, and there will I bestow all my fruits and my goods."—LUKE xii. 18.

The social constitution—Owenism—Socialism—"The world"—Passion for accumulation—Evasions—The inconsistency of Christians—Peculiar idioms on wealth—Squandering—Rivalry—Mammon's temple—His devotees—Retiring from business—Profuse liberality for self—Lot, Judas—The flight of riches—Rothschild—The Goldsmids—Nicholas of Russia—Bankruptcy morally viewed—Religion friendly to trade when Christianised—An example—A caution—The Pearl.

We repeat, it is never to be denied that God has appointed different orders in society—the high and the low, the rich and the poor—and all attempts to violate that primary law have recoiled upon their authors. The theories of the Owenite, and the agrarianism of the Socialist, are alike unscriptural and impracticable. Like all our attempts to improve upon the enactments of God, these impede men's true progress, and throw them back into a moral chaos.

God, then, being the author of the different ranks in the social scale, as surely as of men's different mental gifts, no one who takes the Bible for his guide can fail to notice that these diversities, like hill and dale in landscape, produce many moral beauties. They knit men

together in the bonds of reciprocal dependence, while they give scope for the play of some of the deepest principles in our nature. When abused, indeed, they become the fertile source of social evils, of despotisms, and consequent degradation; but when they hold the place which the only wise God has assigned to them, the diversities which prevail among men are beauteous and benignant, like the varying seasons of the year or the complementary colours in nature.

The truth as it is in Jesus, accordingly, consecrates these distinctions. It never attempts their abolition, and none of the remarks which follow are meant to efface, or even to obscure them.

The world must be very cursorily viewed, if we do not notice how profoundly its maxims and habits are opposed to the work and the mission of the Church as already described. "The deceitfulness of riches" has wrapt its meshes round the heart of man, and like the fly entangled in the spider's web, he is at once poisoned and impaled. The god of this world has succeeded in superseding or reversing the right order of things, and proofs of this distempered antagonism meet us on every side. We may excuse the quaintness of the following remarks for the sake of their truth:—"Elijah now lacks his hostess of Sarepta; Elisha his Shunamite; Paul cannot find the seller of purple, nor Peter the tanner; Job we have not; Obadiah we find not; . . . . good Onesimus is not to be heard of."* Consider, then, some of the aspects of this evil.

* Trapp on "*Almes.*"

There are worldliness and avarice in their grosser forms. "The world" is a comprehensive phrase for all that is ungodly in man's pleasures, his pursuits, and mode of life. It is named along with Satan as one of the deadly powers which lead to eternal woe, which hide God from the soul, which blind us to our own best interests, which gradually sear the conscience, which warp the reason, which prejudice the understanding, and ruin man for ever. "The friendship of the world is enmity against God." It has blandishments for the thoughtless, and grossness for the gross. It has sneers for one class and frowns for another, when they begin to challenge its right to rule. It has gold for the covetous, and power for the ambitious. It has superstition for the scrupulous, and infidelity for the bold. It has fascinations for the young, and chains which only Omnipotence can sever, for the old. In a word, wherever man moves he meets the world; it is as pervasive as light. Like the atmosphere enwrapping the globe, or the sea encircling all shores, its power is everywhere felt, and it will yield to nothing but Almighty grace.

That power, then, is the prompt and ever-present antagonist of the Church, while she tries to accomplish what God has given her to do. It so completely subordinates man that no room is left for any pursuit but one; and, instead of regarding either the principles upon which God would have us to act, or the objects at which we should aim, many own no control but the love of money—no heaven but its acquisition. In that pursuit men "rob their neighbour of his money, and lose their

own innocency; they disturb his rest, and vex their own conscience; they throw him into prison, and themselves into hell; they make poverty to be their brother's portion, and damnation to be their own."* "Believe me," exclaimed Latimer the martyr, "if I hated an enemy, the first thing that I would wish him should be that he might have abundance of riches, for so, I am sure, he should never be in quiet." The whole man thus becomes the captive of riches. The generous sentiments are expelled, and such self-denying maxims as Paul would teach where he speaks of "working . . . . that we may have to give to him that needeth," are exploded and despised. Under the control of "the world," all our selfish principles thus gather strength from day to day, for accumulate as men may, appetite grows with what it feeds on—

> "Time but the impression deeper makes,
> As streams their channels deeper wear."

Barns must be pulled down and enlarged. The coveted vineyard of poor Naboth must be secured, or King Ahab will be wretched and sick. Sea and land must be ransacked to gratify this passion. Sabbath, and all that is hallowing in it, must be sacrificed for the same purpose—it interrupts the headlong pursuit of money, and must therefore be taken out of the way. The law regarding it is expunged from the decalogue, and God's day, like all His property, is used as man pleases, and not as the Supreme appoints; at least such is man's strong desire, for Amos was true to human nature when

* Jeremy Taylor.

he said, "When will the new moon be gone that we may sell corn, and the Sabbath that we may set forth wheat?" Like the wild beast which cannot easily be induced to feed on meaner fare after it has tasted human blood, the soul that has come under the world's power, soon disowns all other control,—it sets before itself some glittering goal, and presses on all breathless to reach it. The sum which was ten thousand at first, grows into a hundred thousand at last, and the devotee continues to pursue what is like to-morrow, always in advance of him—satisfaction and a place of rest. No fraction can be taken from the golden store. A portion given to God's purposes would be so much subtracted from man's, and as that would occasion a painful wrench, the pain is as seldom as possible incurred. What though God declares that such "covetousness is idolatry?" What though he warns us "not to set our heart upon riches when they increase?" In spite of all these declarations, man's love of riches too often overshadows and dwarfs every other principle of action—he is allured, blinded, ruined—an idolatry is perpetrated as real as the calf-worship of Horeb, or the abominations of a Tahitian Morai. Men thus become mere instruments for making money—for buying, selling, and getting gain, and they descend the graveward slope with the goading passion more and more ascendant to the last. "When all sins grow old, covetousness is young," and the pensioner upon God's bounty thus hugs and hoards, till he has done for the soul what the suicide does for the body.

Yet the world's ascendency and antagonism to the cause of truth is masked in an endless variety of ways. Detect it—expose it till you think that conscience must surely be on your side at length ; still, far from that, the devotee of money eludes all your appeals, he mocks them as leviathan laughs at a straw. Just as Judas lived for years in the society of a self-sacrificing One without catching aught of his spirit, many can listen for life unmoved to the appeals of God over all. Nay, as Judas grew more and more avaricious, till he actually sold his Lord for less than a handful of silver, many still act in the same spirit—they set aside the purposes of God, and substitute their own. Concealed behind some fig-leaf screen, they sell the truth as Judas did, or turn the temple of God into a place of merchandise, where they barter away the blessing of God for the glittering prize which Mammon holds out.

And all this becomes more and more apparent the nearer we come to the practices of worldly men. It is not by vulgar or vehement declamation that this spirit can be curbed. Nay, we must confront it in its own strongholds, and, fortunately, he who would study the world's ways has materials at hand. When we notice the zeal and the zest with which men plunge into the dangerous vortex of money-making, or mark how they engage with the strenuousness of all the heart and soul in the world's competitions, none who know how man's "spirit cleaves to the dust" can doubt what the issue must be, and the consequences accordingly betray themselves in very many forms. When Tahiti became

Christian, and when its first missionary society was constituted, King Pomare reminded the people how much of their time had been spent upon idolatry—how many lives had been sacrificed to the gods—and all that, although these gods were only wood or stone. Now, substitute money for gods—and would that speech be inapplicable here? Nay, the idolatry is just as signal, while the inconsistency is far greater than that of the degraded Tahitians. The blush of shame, for example, may well crimson the cheek, when we remember how Christian Britain, for the sake of gain, has compelled the Chinese to admit opium into their country. The rulers of that pagan land had resolved to exclude the deadly drug. The Emperor said, "I cannot prevent the introduction of the flowing poison; gain-seeking and corrupt men will, for profit and sensuality, defeat my wishes; but nothing shall induce me to derive a revenue from the vice and misery of my people." That was a pagan's speech, yet our Christian land, for commercial purposes, insisted on the admission of opium; and what could paganism think of such Christianity? What can we think ourselves, unless the love of money has deadened or suppressed the susceptibilities of conscience?*

Or, the opposition manifested by the world to the work entrusted to God's church on earth, becomes more apparent still when we glance at the language of men

* See *Arnold's Life*, Letter ccxxxii. A gipsy mother has been heard first teaching her child to pray, and then giving him a lesson in stealing. Is it difficult to find examples of that practice upon a larger scale?

in regard to riches. Here, a *good* man does not mean one who is virtuous or holy, but one who is able to pay, to meet all demands from his abundant stores. The term *wealth* means *wealeth*, or is well, and the use of it in the sense in which it is most commonly employed, betrays the conviction that all is well, if man can only become rich. *To do well*, and *well to do in the world*, both point in the same direction. The only "successful merchant" is he who has secured "*the main chance*"—money. *Goods* is a synonyme for property, or riches in a certain form, as if they alone were good. To be *worth much* does not mean to be very worthy—but only to be very rich; for worth, according to the world, is something which money can best represent; it commands universal homage; and from the crowned head to the beggar, all do obeisance before it. The word *gain*, moreover, is all but exclusively applied to the getting of riches, insomuch that we never call the acquisition of learning, or progress in piety, gain, except in a figurative sense. Now, these and similar things manifest the ascendancy of money in the minds of men. First of all, it is enthroned in the heart. Then it becomes a very Shibboleth to detect us—like the speech of the Galilean it bewrays the worldly mind,—it takes the control of the lip, it modulates the utterance, it moulds our idiom, and inweaves itself at once with thought, word, and deed. Everything thus bears the image and superscription of Mammon. We see how thoroughly it is ascendant—how it actually fashions man as the potter the clay, and warrants the earnest cry, "O

miserable money-loving people, whose very language is prostituted to avarice! Wealth is money! Fortune is money! Worth is money; and had not God for once been beforehand with the world, Providence would have been money too!"

Nor should we fail to notice how the "pride of life" has penetrated to the core of the money-making classes, or how far the aristocracy of wealth has become the rival of the aristocracy of birth. Among the former yet more than the latter, display and worldliness takes the form of gorgeous houses, or as gorgeous equipages, of sumptuous feasts and other costly appliances, to establish a position or to found a name; so that there was something more than a sneer in the words of Foster, who asked, when entering a sumptuous mansion, the home of a worldly professor, "Is this the strait gate?"* Now these things often eat out charity from the soul: they absorb what is due to the cause of God. Men not merely "make haste to be rich;" in many cases they make equal haste to blazon their riches—and amid the glare of a proud display, the heart to love God's cause, and the means of promoting it, alike disappear. So inveterate are these tendencies now, that he must possess the spirit of a reformer, or almost of a martyr, who tries to correct them; and while the cause for which the Saviour died is left to languish and to pine, the world's antagonism to it waxes stronger and stronger. Squandering thus co-operates with hoarding, prodigality with

* Jay says of the follies of the Commercial classes, that they "are generally the most vain, profane, and vapid."

avarice, in preventing the progress of God's work in the world. There is an eager competition in extravagance which drains away resources which might have been blessed to promote that work. The poor emulate the rich; the merely rich vie with the titled, and millions are thus annually laid on the altar of ostentation, which should have been consecrated to God and his glory. It has been said with powerful emphasis, that the tenth part of the wealth which is sacrificed on domestic vanities, if wisely employed, would build a marble church for every town in England; and were that sentiment of Ruskin to regulate men's practice, new beauty would soon spring up in the moral world; it would be the sunshine and luxuriance of summer, compared with the bleakness and sterility of winter.

Moreover, all this opposition to the purposes of God in bestowing wealth, is kept up in spite of some of the strongest motives which can sway the mind of man. Could we penetrate into some of the dens where Mammon sits enthroned, and see his haggard devotees at their worship, O what scenes would be beheld! What deep anxieties, what baffled efforts, what ruined families, what blighted hopes, what suicides!* "Men devise

We give without comment the following extract from a periodical of the day, regarding an alleged fraudulent bankruptcy:—"What is it to rob, aye, to rob and murder half-a-dozen people, put them out of pain at once, and dispose of their bodies where no one will know anything about them, compared with the act of scattering ruin over hundreds of quiet, respectable, and virtuous households, the scene of sacred economy and the sweet charities of domestic life! How many girls will go portionless! how many young ladies become governesses! how many young men go to Australia, or behind counters instead of to college or the Guards, in con-

mischief on their bed, and set themselves in a way that is not good," and in bitterness of spirit, they are filled with the fruit of their own devices. We have seen that in the gold regions of Australia, misery broods darkly over the fields, and it has even been said that the more sober-minded among the gold-hunters would rejoice were the supplies instantly to cease. For one to whom they have proved a blessing, there are hundreds to whom they have been a curse. Yet, like the drunkard, who knows that each new plunge into indulgence will necessitate another and another, till trembling madness closes the whole, the devotee of Mammon is dragged onward and downward in spite of all that might warn or scare him. How graphic are the words of Paul! They describe the sorrows of our modern gold-seekers, as if the apostle had written just for them: "But they that will be rich fall into temptation, and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil; which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows." In brief, as misery cannot deter, neither can love allure us from this sin. The victims of Mammon do

sequence of this bankruptcy! How many hearts will be broken, how many constitutions undermined by trudging and drudging, that have hitherto known nothing worse than a headache after an evening party, or the shaking of an ill-hung carriage? What do the perpetrators deserve, could we really deal out penalties in proportion to the real malignancy of the crime? Unfortunately this is not the only blot, the only scandal lately betrayed in high commercial quarters. *Absit omen.* We trust we are on the eve of no greater mishap than the ruin of a few hundred families!"

feel love, but it is only for money, and like a vessel caught by the rapids above Niagara, they are goaded by a power which they at last lose all desire to control. Even the noble and withal charitable mind of Sir Isaac Newton was not proof against the spell, and some of his days and his nights were devoted to the miserable pursuit of the philosopher's stone, and other delusions. His latest and best biographer says, that he stooped to become the "annotator of a work, the obvious production of a fool and a knave." It was an alchemic work by Jacob Behmen—and such a conquest in such a case evinces too plainly the fatal power of the universal passion. Instead of selling all that they have that they may buy the Pearl of great price, men are ready to barter it away for what melts while they grasp it, or rather is seldom grasped at all—

> "Mammon leads them on.—
> Mammon the least erected spirit that fell
> From heaven; for even in heaven his looks and thoughts
> Were always downward bent, admiring more
> The riches of heaven's pavement, trodden gold,
> Than aught divine or holy else enjoyed
> In vision beatific."

Nor can we omit to notice the deteriorating effects of the successful pursuit of wealth upon some who, prior to their success, appeared to have been earnest and devout. There are cases upon record which shew that some who seemed to walk with God in the days of their lowliness and poverty, forgot him, or forsook him, when he poured affluence into their lap. Indeed, to escape from that danger seems a rare result. Some are known to

have died in the tumult of joy occasioned by sudden riches, and in the same way, principle has seemed to expire in the souls of some when wealth rushed upon them. The world's incrustation gradually thickened. Its ways were more and more loved. Its god was more and more worshipped. Its opinion and applause were more and more sought. The rich rose in their own esteem, and by consequence, they morally sank. In this manner, the deteriorating effects of money are clearly seen, and the gaudy trappings with which those who have become suddenly rich are often adorned, the pomp and circumstance with which they love to be surrounded, the luxuriousness of their homes and their habits, all indicate the havoc which wealth is working, the spiritual death which it occasions. It is the full net broken, it is the boat over-laden and beginning to sink.*

Or again, it is the darling object of many—it bears them up amid the cares and the vigils of business,—that they will at last be able to retire. Repose, they think, will then be enjoyed, if there be eager competition, and some disappointments or disasters now. And, perhaps, in no respect is man's antagonism to God's mind more apparent than here. He designs to retire, and for what? Is it to live for God amid the riches which His blessing has bestowed? Is it to advance His cause? Is it to prepare to be for ever with Him? There is reason to fear that it is far otherwise with many. Self is still to continue their centre, and the creature is still to be their chief good. Amid their

* Luke v. 6.

coveted quietude, it is the gift and not the Giver that is to be enjoyed. The end of life is thus as ungodly as the beginning: God and his work in the world are neglected by his creatures to the last, and it is the saddest thought of all, that the Church is thus impeded by some who profess to be upon her side. Had an enemy done it, that could have been understood. Had the scorner thus fought against Omniscient Goodness, the marvel had been less. But for men who profess to be redeemed by the Saviour's blood, to be guided by his Spirit, or journeying to his home, still to act as the world does, and think or speak like it, is surely to wound Christ in the house of a friend, to put on him again the purple robe, and place in his hands once more the mock insignia of power. It is by such means, we repeat again and again, that the world is fortified in its worldliness, while it rejoices to find religion so often a pretence, and religious men so often inconsistent. One has spoken of the "perpetual torture" of giving, and while so many who profess to believe God's word shrink from that pain, his Church must remain a feeble thing, her work must continue to languish, and her Head be defrauded of his glory.

But while thus contemplating the world's antagonism to the work of God, and its consequent perversion of wealth, we are reminded of men's munificence in upholding all that relates to error or to earth. Let a Christian, with the truth of God in his heart, take his stand in the piazza of St Peter's at Rome, before the Duomo of Milan, or beside the cathedral of Cologne. Let him gaze upon St Mark's at Venice, or the Grand

Mosque at Constantinople, or any of the marvellous shrines reared by superstition in honour of its divinities. Let him call to mind the fact that a quarter of a million sterling has been expended in dressing a single image of the Virgin Mary at Rome. Let him think of the Mausoleum built by Shaw Jehan to his Queen, the matchless Taj Mahl, which cost £750,000; and let him add to that the magnificent Mosque of Jumma Musjed, reared by the same prince. Let him combine with these the fact, which has been witnessed in our own day, of a wealthy Hindu in the Deccan, expending not less than £150,000 in erecting a temple at Muttra, the reputed birth-place of the popular deity Krishna, or of a solitary donor at Calcutta expending about £80,000 for a similar purpose near the same place. Or if these be not enough, let the Christian think of the £57,000,000 sterling and more which the people of this country annually pay for ardent spirits, and similar enjoyments. Or if that be still insufficient, let any reflective man, with the Bible open before him, and his finger on the words, "Occupy till I come," call to mind that our annual income as a people is rated by some at £800,000,000—that is, we are God's stewards to that amount, and are bound to regard his will in expending it. Then in contrast with that, let it be remembered that our actual or direct outlay for God's cause is about £2,000,000, and by that process we easily discover how feeble is our sense of responsibility, or of stewardship—how strong is the power of the world—how rarely and how little felt are the claims of truth. We annually expend, even in

times of peace, about £15,500,000 upon our national defences. A single year of war, and the capture of a single stronghold, has just cost our nation one hundred millions sterling, besides the far more costly widowhood and orphanage of untold thousands. But does He who alone can defend us, or alone give victory, point to no more excellent way?

Such, then, is a glance at our condition or character as stewards: thus do we see the world's antagonism to God's work. Our plans must be carried out, while His are neglected. We may notice that tendency beginning in Eve. It is continued through Lot, Achan, Balaam, Ahab, Ananias and Sapphira, and "Demas, who loved the present world," and became an apostate for its sake. It mars the moral beauty of the apostolic band in the case of Judas Iscariot, becomes at length the reigning principle, the antagonist of truth, and renders the Church and the world often in spirit and in practice the same. At the sight of all this, we learn to understand better than before the meaning of Milton's words—

> "Let none admire
> That riches grow in hell: that soil may best
> Deserve the precious bane."

The history of money-making supplies many vivid illustrations of the truth which we have here tried to unfold. Men set aside the word of God: and in his providence he shows how vain it is for the potsherd to strive against the potter; He reiterates in his doings what he asserts in his word, "Ye shall die like men, and fall like one of the princes." What is said of the

Australian gold-seeker, is true of multitudes besides him. "Large proportions of those who eagerly rushed to those scenes are, after a month or two, or probably six months, found as eagerly marching back, on the outlook for some other employment."*

—One man has gone to the ends of the earth in quest of riches. For years, perhaps, he braves a tropical climate; he amasses what he wishes, and hastens home to enjoy it. But he and his hopes perish by the way: they find a resting-place in the depths of the ocean.—He cannot be true to himself, who is false to his God.

—Another plods and drudges till near the close of life. He also retires to enjoy his treasure, but sinks into sudden dotage, and the burden of threescore years and ten becomes his only enjoyment: he has reason to say with Barzillai, "I am this day fourscore years old, and can I yet taste what I eat, or what I drink?" Jeremy Taylor aptly described such a case when he exclaimed, "We are abused in our hopes; restless in our passions; impatient in our calamity; unsupported in our need; exposed to enemies; wandering and wild, without counsel, and without a remedy." All this is true even when men succeed in turning their golden dreams into realities possessed: but if it be correct that "almost

* Westgarth's *Victoria*, Pref. In that volume, some touching examples are given of the misery which crowds the gold-fields. "The deaths upon these grounds are, as might be expected, numerous; and frequently does it occur that there are not only no friends around the departing spirit, but there is no knowledge whatever of the party who is thus leaving his earthly remains to the last offices and sympathies of his fellowmen."—P. 255.

every merchant fails once," or that not more than three merchants in a hundred, in some communities, ever make rich, who can compute the folly involved in men's widespread opposition to the purposes of God in our world?*

—But a third has amassed the coveted amount. The place of safe-keeping for his stores is carefully selected; it proves, however, only an abyss to swallow them up. He had forgotten that there is a place of deposit where there is neither corruption nor a thief, and now learns the result—if he do not sink into poverty, he must begin the world again, a chafed and an unhappy man. O how deaf is man when he can hear these words, yet not repent, "Have I been a wilderness unto Israel? A land of darkness? Wherefore, then, say my people, 'We are Lords? We will come no more unto *Thee.*'" In such ways we can only lie down in sorrow.

Further, if money could bestow happiness, surely the first of the Rothschilds was blessed. Yet it is well known that he lived in perpetual fear of assassination; by day and night, at home and in his counting-house, he was haunted by that dread. He frequently slept with loaded pistols by his bedside, and on one occasion was compelled to make a mournful confession of his misery. "You must be a happy man," was the remark of a guest, as he gazed on Rothschild's sumptuous home. "Happy, me happy!" was the reply; "what, happy, when just as you are going to dine, you have a letter put into your hand, saying, 'If you do not send me £500, I will blow out your brains . . . !'"—A rabbi,

* *The Bible in the Counting-house*, p. 183.

eight hundred years ago, exclaimed, "O my God, I am afraid that the Jesus whom the Christians worship, is the Just One whom we sold for silver;" and had Rothschild felt that fear, he might have become both a happier and a richer man. But he and multitudes besides, prefer a handful of fading flowers to the Rose of Sharon.

And not less instructive is the life of Abraham Goldsmid, another millionnaire. His brother Benjamin and he rose from small beginnings in trade till they ranked among the princely capitalists of London—the men who virtually make peace or declare war, and preside over the exchequers of the nations. Benjamin, however, committed suicide amid his heaps of gold, and left his brother, who was a man of large generosity, disconsolate over his loss. At one time, Abraham had the command of eight millions sterling—enough surely to satiate avarice itself. But a negotiation with the Government of his day misgave, and as Goldsmid's riches "took wing," he grew dispirited and gloomy. Dreading disgrace, and having only riches to lean upon, his trials were more than he could bear. The ingratitude of some friends completed his wretchedness. He felt

"That blessings brighten as they take their flight,"

and determined not to face the dreaded catastrophe. After entertaining a large party, he destroyed himself in the garden of his magnificent residence in Surrey, and the event agitated the whole British nation. The funds fell. The King, the Prince of Wales, and the magnates of the day, were startled by the intelligence of the golden

Hebrew's suicide; but as that event has long been history, the man who knows that God speaks there will easily read the lesson.

Again, another, and he a crowned autocrat, has set his heart not merely upon riches, but upon whole kingdoms not his own. He would win his way to them by stratagem if he can, by force if he cannot, and in a few brief years more than half a million of corpses pave his way to possession. He at length believes that he is on the eve of grasping the prize,—at least, a few more efforts, and it is his own. But God does not smile upon the struggle. Death has not been consulted, and that grasping man is suddenly cut down amid all his aspirations. It is thus that God rebukes us, and makes it plain at last, that though his will may be ignored it cannot be resisted. The hand which is lifted up against him will wither into weakness—it must say to the worm, "My sister."

The subject of bankruptcy, already referred to, might supply us, in its moral aspects, with other examples of the desolating power of covetousness. Among our fathers it was dreaded as a dire calamity, and when the discovery was made, that they were insolvent or nearly so, their grief amounted to anguish; it appeared as if they were hopelessly and irretrievably disgraced. But in our day, bankruptcy may be said to be reduced to a system—almost to a science.* Men

"There are some curious statistics collected from the Directory of one of our Eastern American cities. . . Counting the number of firms in 1838 found under a given letter, and then counting those surviving in 1846, de-

become adepts in such practices, and insolvent without a blush—cases are even known in which wealth has been acquired and rank upheld by courses which were infamous. Nay, it has sometimes been requisite for men who wore titles of dignity and honour to advance large sums as bribes to procure immunity from the degradation resulting from such measures. Now all this unblushing iniquity comes from the love of money; it results from men's haste to be rich, and the deterioration which ensues, and warrants the saying of some who make no pretensions to piety, that "There is surely some very questionable morality now afloat among the people who deal in money and discount bills. For example, . . in a case involving frauds to a frightful amount, certain parties lately refrained from exposing the frauds when they found them out, lest they should affect the money-market; and from the fact of their thus refraining, it now appears that full and free opportunity was given for the perpetration of additional frauds on other persons. . . It is really difficult to say whether Lombard Street, the monied district of London—Temple Bar, the professional—or St James', the Court, have most to be ashamed of. At all events, there are transactions which richly deserve public reprobation, even if they should ultimately escape public justice. . . It would be difficult to find worse cases in California itself."

It will be understood, however, that we do not here

ducting for deaths and retirements, there were left *two hundred and fifty firms which must have become bankrupt during the short space of eight years.*"—Van Doren's *Mercantile Morals*, p. 133.

argue for any form of religion, or for any principles which would unfit man for the due activities of life. We must distinguish between use and abuse, or between the love of enterprise and the mere love of money. Man's activities should be trained and exercised to the uttermost, in the spirit, and according to the instructions of the word of God. The believer is a citizen of earth, as well as a candidate for heaven; and the interests of neither are overlooked in Scripture, where the ant is man's model, and the sluggard his beacon, while "diligent in business, fervent in spirit, serving the Lord" is to be his maxim, till his mind be pervaded by Christian principle, as a sponge is filled by the liquid which saturates it. As the life-long wish of Dr Arnold was to have a common literature christianized, rather than a christian literature apart from the secular,* that appears not less a desideratum in regard to men's activities. Christianise them. Direct them by the wisdom which comes from above. Turn them God-ward and glory-ward. Let there be trial to prove, and conflict to brace, and opposition to develop. There may be temptation; let the Christian watch and pray the more. There may be a rising murmur when the unscrupulous seem to succeed by trampling upon principle, and the believer to fail by upholding it. All that, however, is just a part of our discipline. Strong in the Lord, we are to face, and master the trial, and thus it will be seen that the noblest Christian, "the highest style of

* "We do not need articles on religious subjects half so much as articles on common subjects, written in a decidedly religious tone."

man," is no recluse, but energetic, enterprising, and ascendant, even in the things of earth.

And all this should be clearly understood, especially in our material age, when a false spiritualism is seeking the cloister, or a rampant worldliness overlaying the truths of heaven. "The autocracy of the purse now takes precedence of despotism with its sword." Millionaires, as we have seen, are practically monarchs. The tinkle of gold gives the tone to society. All things are tested by money; and it should be made manifest, amid all these tendencies, that the truth of God checks no right enterprise—nay, it would consecrate and christianise them all. The words of Christian men are to be bonds to the uttermost ends of the earth. Their actions are to be guided by God's mind, and tend to his glory; and where these things are aimed at, the Church's work will not be opposed by man. The world will be compelled to notice that it is possible to acquire wealth, to engage in enterprises which embrace the globe, to cultivate all activity, and to stand among the foremost in the market-place, while the love of God reigns in the soul, and the truth as it is in Jesus guides the life.

And that His truth does not hamper man's activities may be made plain by an example. When first roused to face the question—what must I do to be saved? a merchant determined to abandon his business, for he supposed that the secular and the spiritual could not co-exist—they appeared to be mutually destructive. It was not long, however, till he found that his thoughts were not God's thoughts—they were unworthy of the faith

which seeks to consecrate man himself and all his gifts to God. That merchant accordingly resolved to continue where the Spirit of God had found him, and then recorded the " purpose to engage in business that he might serve God there, and with the expectation of *getting to give.*" He prosecuted his purpose. He did get, and he did give; and instead of allowing the temporal to overlay the eternal, he was enabled to consecrate all that he had; it is written concerning him that his business became to him a means of grace, and helped him forward in the divine life, just as truly as reading the Scriptures and prayer. It was the same with " the Successful Merchant." Budgett could say — " There has been many a time when I have given away my last shilling, and now I have more than I could have desired, and the more I give away, the more comes in, and I have more coming in than ever I had." It is thus that the All-bountiful blesses the largest enterprize, when it is conducted in his fear; and thus that he rebukes those who hinder instead of helping his work upon the earth—the reclaiming of sinners to himself.

One remark more. While explaining how many oppose or neglect the cause which all should be forward to advance, it should not be forgotten that others seek to advance it by unwise means. They embark in one benevolent scheme after another, the newest always the favourite, while it is possible that much of their labour may be misdirected. Impulse, not principle, may be the presiding power, and in that case the wise and benevolent soul may be chafed and disappointed, because right

measures are not devised, nor wisdom enlisted to perform them. This also is antagonistic to the Church's work in the world. A calm judgment, a prudent economy, a wise selection are required, on the part of the Christian, just as a liberal heart and an open hand for God's cause, are needed by the worldly man, and unless "the Wonderful, the Counsellor" be appealed to for these ends, the Church must continue to contend against the world at immeasurable odds. Her only hope is in the truth, "If God be for us, who can be against us?" In her conflict with the world, she needs every ally; but the only invincible one is the almighty arm, as her only safe maxim is, "By this conquer."

It is well known that the pearl is found in the shell of a species of oyster. When it is so large as to occasion pain, the oyster secretes a substance which gives relief for the moment, but which, by frequent repetition, slowly enlarges the intruder. Instead of escaping from the grievance, the little creature is thus really adding to the magnitude of the annoyance by its very efforts to decrease it, and how like is this to the case of him who heaps up wealth for himself, but is not rich toward God! He adds, and continues to add, to his stores, still expecting to be happier and happier—but in truth often only augmenting his cares. And would men escape from these? Then instead of living in conflict with God, let his will be theirs. Thus will they come within the sweep of the words, "Blessed are the merciful for they shall obtain mercy," and thus be the almoners of God, or conduits to convey his beneficence to others.

CHAPTER VII.

THE CHRISTIAN AND HIS MONEY — HIS MOTIVES IN USING IT.

"All things come of Thee, and of thine own have we given Thee."—1 CHRON. xxix. 14.

Heathendom—Duty felt—Motives—Honesty assumed—Entire consecration—Christ's example—"Ye did it unto Me"—"Giving ourselves first"—Giving, a means of grace—The joy of giving—Blessings received—"As God has prospered"—Impediments—Imposture—The poor Macedonians a model in giving—A Scriptural rule—The First put first—The poor contributor—Business and Religion—Lessons from India.

Those who have gone to foreign lands to seek the conversion of the heathen, tell us, that up to a certain point, their attention is often secured, and their consent given to the gospel. The whole plan of redemption, its love, its largeness, and its free grace and glory, are so captivating, that, in some cases, even the dull heart of heathenism is stirred thereby.

But as soon as the missionary brings the truth of God into contact with the heathen conscience and life, the recoil begins; enmity is often displayed. Rather than submit to the holy restraints of the truth, men have stoned its messengers to death, or even devoured them alive. Their homes have been converted into blazing

piles. The war-shell has summoned the savage to fight against the servants of the Prince of Peace, and the spear, the club, or the poisoned arrow has repaid the devoted men who beckoned their murderers to glory and to honour.

Now, something resembling that occurs regarding the gospel in our own land. It is now widely approved of; it is admired—up to a certain point, it is adopted by millions. But when it becomes needful to support it, when a call is made for some vigorous effort on its behalf, the recoil often begins; at least, indifference appears. Gold and the gospel thus become antagonists rather than allies, because man makes the one his confidence, and knows not in spirit and in truth the power or the preciousness of the other.

There are some, however, who realize their obligations to the truth. As dwellers in this world of countless miseries, it becomes an object of solicitude to them, and they "give a portion to seven and also to eight." Home does not supersede the claims of heathendom, nor heathendom those of home. Having entered into the spirit of David's prayer, "Incline my heart unto thy testimonies, and not to covetousness," they try to meet the claims of the poor and the perishing "as God has prospered them." Now such faithful stewards are guided by certain Christian motives, and both the use and the abuse of riches may be better understood, if we contemplate some of these. To be merciful, as our Father in heaven is merciful, is the supreme aim of such stewards; while one of their deepest convictions is

that it is vain to attempt to satisfy the soul with merely material possessions.

But before enumerating the motives which should sway a Christian in using his money, it may be premised that we here assume the honesty and integrity of men. There have been some who seemed to give largely, generously, with open heart and hand, to every good cause. They ranked among the foremost in every charitable list, and were lauded as general benefactors; and yet in cases not a few, it has been found at last that such men were generous at the cost of others. They were bestowing what in truth belonged to their creditors, not to themselves, and when they were at length detected, their doings helped at once to fortify the worldling in his worldliness, and to bring an evil report upon the cause of truth. We therefore assume, in what follows, the honesty and uprightness of men. We suppose that they not merely love mercy, but also do justly, and walk humbly with their God. Aught else must prove a cloud without rain, a well without water, a pest to be avoided,—alike disreputable and false.

First, then, Christian givers learn to consecrate all that they possess to God. They try to make a reality of the fact that they are stewards, almoners, or trustees, and not independent owners. They feel that what they have, is given to enable them to do good. At every step, and in every enterprise throughout their busy day, they endeavour to act as unto the Lord. "I desire to be wholly thine," were the words of a Christian merchant. "I am not a proprietor, and I desire to be no

proprietor, of any thing below the sun; no, not so much as of myself." Whether such men seek the relief of the destitute, or the propagation of truth, the will of God is first, last, and supreme with them. The interests of the Saviour's kingdom, and their interests are identical; and their own soul, their friends and brethren, their neighbourhood, their country, the world, are all considered in their proper place. The Jews called their tythes "the hedge round their riches," and the Christian indeed seeks God for his fence. Hence his entire consecration,—first of himself, and then of all that he possesses.

But it is needful to be more specific in describing the believer's motives in disposing of his wealth.

And a foremost place is due to Christ's example. "Though he was rich, yet for our sakes he became poor, ..." so poor, that "he had not where to lay his head," and as soon as that amazing fact is fixed in any heart, it begins to control the hand. If the man was selfish before, he can be selfish no longer. If generosity, at any time, begin to flag, it is quickened by recollecting the self-sacrifice of Christ. If the world be regaining the mastery, or if accumulation threaten to overlay the truth, the thought of what the Saviour surrendered, endured, and accomplished, rebukes that spirit. The Redeemer, or "God with us," thus becomes our religion. He not merely teaches it: He *is* it; and that is the secret of a believer's triumph over self. He is thereby enabled to cultivate the habit of acting as a steward. It is not a spasmodic effort. It is not the result of

mere emotion, of feelings harrowed by some picture of woe, or of conscience roused by some pungent appeal. These are often only human substitutes for that divine principle which is imbedded in the example of Him who "loved us and gave himself for us." But to feel that love, and yet be steeled against the misery of earth, when we possess the means of relieving it, is a thing impossible, for at the cross we come under that power, which both melts and propels. There, the love of Christ constrains. There the glory of his grace shines like a sun upon the soul, and there we feel the charm-like power of that death which secures for guilty beggary a hold upon the Monarch of the world. This love of Christ, side by side with the fear of God, forms the grand moral power of the gospel, and no Christian, as such, can withstand its appeal. Pathetic minds, pleading for the perishing or the poor, may carry us away in a whirlwind of emotion to some scene of suffering, and agitate or melt us for a time. But these things, and the "gathering" which follows, may be human and transient, and then they will be rejected as surely as the offering of Cain. Infidels have yielded to such pressure, and continued infidels still. Both David Hume and Benjamin Franklin have been surprised into such flashes of benevolence by impassioned appeals. But, if we would render the impression not transient but perennial, or the "gathering" not spasmodic but habitual, we must enlist that love which beams from the cross and lights us in the way to heaven. The effects which it produces are regular as the return of the Sab-

bath, and sacred like that day, while the gifts which it prompts are transactions between redeemed souls and their Redeemer—they infallibly connect us with the land

"Where golden hopes may flower, and fruits immortal bloom."

At the same time, we should carefully notice the scriptural order of our motives. In pleading for the miserable, men commonly depict their woes, and try by *these* means to melt or to agitate others into generosity. But did such advocates learn to put God our Saviour first—his glory, his grace, and love, that would be the scriptural order, and would be followed by a larger and more lasting blessing.

We accordingly say that another motive connected with the Saviour is found in his own words, "Ye did it unto ME." He is speaking of deeds of kindness, and he accepts of them, when done to the least of his ransomed, as if they were done to himself—that is, He at once identifies himself with them, and gives grandeur to the action of which they are the object. The cup of cold water becomes a dignified donation, more precious far than the draught which David's heroes brought from his favourite well, at the cost of their blood. The liberal soul is thus brought into close communion with its Lord in every act of faith. The Alpha and the Omega, is the Alpha and the Omega to it, and whether it be with a crust to feed the hungry, or thousands to spread the knowledge of redemption, the eye of faith is ever turned to the Redeemer, the ear of faith ever gladdened by the

words "Ye did it unto Me." As he sat of old and saw men casting their gifts into the treasury, his eye is still upon us, and the soul which loves him finds inspiration in his look. "To it to live is Christ." The love of the Saviour thus warms, stimulates, and guides, and when the Spirit imparts that grace, he inserts both a moving spring and a balance-wheel into the business of life—he vitalizes and regulates the whole. Among the Alps, it is not when the tempest rages that the fertilizing streams are most copious—they may then be bound up by the rigours of winter: it is when the sun of summer shines, and when the snows and the glaciers are dissolved by his heat; and there is an analogy to all that in spiritual things—in the believer's giving to God.

But, next, the love of Christ is only a name, unless we have imitated the Macedonians and "first given our own selves to the Lord." That is the believer's grand peculiarity. He is not his own—he is bought with a price; and with soul, body, and spirit, as well as with his influence and possessions, he endeavours to glorify the Great Owner of all. That man cannot live unto himself, without sinking in his own esteem, and trampling at once upon truth and upon love. His obligations to his Lord, he can never discharge, yet would he at least acknowledge them, and, like her in the gospel, who "did what she could," he would do what he can. Hence, devoted self-surrender; hence, the consecration of time and every talent to the Redeemer; hence, the life of one who rejoices to feel that "the earth is the Lord's, and the fulness thereof." The faithful steward is the

man who thus holds all from God, who uses all for Him, and is both blessed and made a blessing.

Or another motive which will guide a believer in giving, is the conviction that to honour God with our substance is a means of grace to the soul: we can then "sing in the good ways of the Lord." We have seen that where covetousness tyrannizes, men reckon what they give to the cause of Christ as so much cast away; it is a sacrifice which they will not make, or a folly which they will not perpetrate. But the Christian understands that "it is more blessed to give than to receive," for what is given in faith is twice blessed—that is, both to him who gives and to him who receives. Such benefactions are like water drawn from a living fountain, where the more that we draw the more copious is the flow. The Saviour, no doubt, could have spread his gospel, or satisfied his poor ones, without aid from us; he could have flashed the light abroad, as he flashed conviction upon Paul, or showered down bread for the needy, as he gave the manna in the desert, or multiplied the loaves and the fishes. But he employs his people as his almoners; he thus fosters Christian affection, and trains us to generous deeds. He assimilates man to his Saviour; he checks our selfishness; he advances the great design of his own death, which was "to redeem us from all iniquity," and then make us "zealous of good works." The miseries of a ruined world and the wants of the friendless and the abject, draw forth our affections, if we be Christians, and make us more Christian still. Christ in the persons of the poor, or Christ in the anguish of a sin-laden

world, appeals to the Spirit-taught soul for aid; and when we listen to the appeal, we become, in some degree, Christ-like—heaven and earth, God and man are kindred once more. See the men of David's day, who "rejoiced for that they offered willingly, because with a perfect heart they offered to the Lord," and regard that as a specimen of that blessedness which is the sure portion of the believer who learns to give "heartily as unto the Lord." He can say with truth—

"I live in pleasure while I live to Thee;"

and it was the conviction of Jonathan Edwards, that if the Church abounded in such deeds of love, "they would fetch the Redeemer down from his throne in heaven, to set up his tabernacle among men, at length."

But another motive which guides the believer in giving, is the joy which his gift imparts to others as well as to himself. Wealth employed in doing good, is wealth put out to usury; but wealth hoarded is lost, nay

"It breeds new wants, and beggars us the more."

Knowing these things, the believer sees the widow weep, and he would dry her tears; he hears the orphan wail, and he would soothe that sorrow; he meets the homeless, and would wisely shelter them; he visits the sick, and would at least point them to health; he knows that the world is lying in wickedness—its millions are hastening, in too many cases, to the first and second death in one. He would, therefore, guide some of them to the Saviour—"the Life;" for the thought of perishing myriads is more than that man can bear. He may be poor, yet grace may teach him to endeavour to make some

rich. Though he may not hasten away as a missionary, to tell of God's love, he will at least ask the questions which Cotton Mather earnestly put—"How may I become a blessing? what can I do that righteousness may dwell on the earth?" He would fain see the dark-souled enlightened, the savage tamed, the self-destroyed guided to Him who died that man might live. Animated by the love of Christ, such a man seeks the world's welfare in Christ's spirit. To promote that end, he cultivates the grace of self-denial, and as his reward he has in his soul

"As much of heaven as heart can hold."

Even in this life he receives an hundred-fold, in return for all that he attempts in the service of his God.

The consciousness of the blessings which the believer has himself received forms another stimulus to giving, and if need be, to sacrifices for Christ. "Ye are not your own, ... ye are redeemed," is felt by him to be the death-knell of selfishness, and under the power of such truths, his soul does not always grovel now—it sometimes soars. He feels the tendency of covetousness to nip and wither every grace. It is essentially infidel. It destroys peace—it chills love—it annihilates spirituality—it is of the earth earthy—and it sinks the soul into moral darkness, like some of those huge caves through which our iron roads conduct us, which seem to engulf whole hecatombs alive. Now, all this is destructive to the believer. His pleasures are not all earthly; they sometimes flow from fellowship with the Father and his Son Jesus Christ. He has tears, but he

has also a Comforter. He may sometimes be "exceedingly replenished with contempt," yet he knows of One who will not break the bruised reed, nor quench the smoking flax. He may have fightings without and fears within, but greater is He that is for us than all that can be against us; and in the deep conviction of that,

> "We drink from all the living rills
> That gush on holy ground."

Now, though the wealth of such a man were counted by thousands, he would like to employ it so as to bring others to enjoy what he has experienced. He would imitate John the Baptist, and say, "Behold the Lamb of God," or the woman of Canaan, and announce to all whom he can influence, "Come, see a man who hath told me all that ever I did." He longs to see the bonds of iniquity broken and the victims of delusion made the freedmen of truth. Hence the cordial consecration at once of himself and his substance to God. He thinks of the woe which clings to wealth when used contrary to the will supreme. He sees Judas trying to get quit of his silver. It seems to be burning the traitor's hand, nay his very conscience and heart, and he casts it from him as Paul shook off the viper at Melita—It is a picture of what is coming to all who make gold their God, or who abuse God's gifts, and the believer shuns that snare.

Along with these considerations, the believer in giving cannot forget that the divine rule, "as God has prospered," is the only limit he may righteously regard. He feels himself constrained to count over his blessings, to

consider his success, and make these his guide in bestowing. Has he freely received? Then he freely gives. Is he tempted into extravagance for self, in some insinuating form? He remembers his obligations to the Friend of sinners, and is self-denying. Has his prosperity been great? He gives the more. Has he been baffled or impoverished? Then he can give but little. Silver and gold he has none—but he can bestow the "energized, fervent prayer of a righteous man." Are many dependent upon him? Then he must wisely consider their claims, and be just. Do few look to him for support? Then his hand may be the more open to generous deeds. In this manner, the Scriptural rule, "As God has prospered," supplies a guide for every upright soul. That rule may be evaded, and our very prosperity may become our snare—it may be with us as it was in the days of Haggai, when men toiled and struggled and planned, yet found all their efforts abortive and unblest. But wherever the hand of God is recognised, the cause of God will be considered, and his glory sought, "as he has prospered." When riches increase, so will liberality: when we are brought low, our God is not a harsh exactor.—A British ambassador once said that the power of doing good not only gave a title, but imposed an obligation, to do it; and one has added, "Ink were too vile a liquid, in which to write that passage. Letters of gold are too mean to preserve it." Some, moreover, have felt the force of the maxim, for a Christian merchant has said, "For these last twenty-four years, I have been jealous of prosperity, lest I should

be again ensnared. This I esteem a greater blessing than prosperity itself, of which God hath given me enough."*

It may here be noticed that the bounty of many is damped by the abuse of it—by the impositions of the wretched, or the ingratitude of the relieved. The heart is sometimes all but steeled by the thought that what is given may be so perverted as only to minister to vice. Now all that is a sore evil, and should increase our circumspection as stewards. No society should be helped to be profuse, no individual so as to pamper sin. But after all, these abuses are not to be our rule—they should only warn us to "guide our affairs with discretion." The word of God and the example of the Saviour furnish our only standard; and as the rain descends on the evil and the good, our bounty should be so directed as to make the bad better, or win the perverse to self-respect. Acting in that spirit, the generous believer is a fellow-worker with the Saviour of the lost, and as He prayed for his very crucifiers, we are wisely but resolutely to seek the good of all.

Swayed by such motives, then,—and these are only specimens—the Christian will find no difficulty in working the works of God according as He gives the power. Let the heart once feel the love of Christ, and yield to its control, and man will act like one who has "nothing which he has not received;" he will give," not grudgingly, but of a ready mind." The cause of God, of man, and of truth, will be upheld, not by fitful gusts or tran-

* Joseph Williams.

sient gushes of generosity, but by means as certain and effective as the flowing of some fertilizing stream. It will be as when the genial heat of spring dissolves the winter, or like the influence of eastern dews, so copious as to supply the place of rain.

It was in this manner that "the deep poverty of the Macedonians abounded unto the riches of their liberality." The heart was first led captive by the Saviour's love; by his grace, those early believers became models to all in every age, and were their case allowed to "provoke us to love and to good works," the fruits of righteousness would be gathered from many a tree which is now bare and barren. The universal suffrage which condemns the "pestilential passion" would not be displaced by the universal practice which fosters that passion's power. The rare spectacle would once more be seen, of men who "give up to and beyond their power," who "are willing of themselves," without pressure from anything but love, or who actually "pray others with much entreaty" "to receive their gift." Grace has accomplished such things already: it can accomplish them again; and were that the case among us, the Church would wax as strong as it is now weak and circumscribed. Guided by such motives, and displaying such a spirit, men would prepare for that state of being where their glory will be brighter far than the rainbow which surrounded the apocalyptic angel.

But farther, where right motives operate, they ever lead to right actions; and we next observe that, in giving, the believer will learn to *act upon a plan.* This is es-

sential, and the want of *system in giving* may be regarded as the root of much evil in regard to what should be employed in promoting the Church's work. He who aids the cause of truth at random will not aid it long or well, and the Scriptures are therefore explicit in urging systematic benevolence.* The avaricious plan; the lovers of pleasure plan; the warrior plans his campaigns, and the merchant his enterprize; all, in short, who would not rush upon ruin, or stumble like the blind, plan and pre-arrange. Shall we, then,—if the love of Christ constrain, and the glory of Christ be our object, shall we suffer the service of the Great Proprietor to be directed by random impulses, by casualty, by chance? Nay, the man who has no system in his beneficence has scarcely realized God's right of property in him, and all that he controls. It is not the impulse of a moment, it is deliberate action, that decides our character. That alone can indicate deep-seated motive, as well as a right estimate of what man is, or what he ought to do.

This branch of our subject, however, demands more than a passing glance.—The condition of the Church in recent times, in regard to the great motives which should regulate her whole being, appears under three aspects. First, there was a time when nearly the whole professing Church had become dead to the claims of God. Steeped in superstition, or blinded by ignorance, He and his truth were alike unheeded; no effort was made to spread the savour of the Redeemer's name;

* See remarks on this subject in *Essays written in the Intervals of Business*, Essay "On the exercise of benevolence."

it was overlaid by gaudy pomp, or stript of all vitality by indifference. But next; that state was succeeded by a partial revival, and men were now urged by burning appeals or melting pathos. Liberality was from time to time drawn forth as Moses brought water from the rock by smiting it, or as dead bodies are spasmodically stirred by galvanic batteries. That phase of charity, however, was not scriptural, and it is accordingly passing away wherever the simple truth of God is ascendant. Such motives as have just been mentioned influence men perennially, and not merely at stated seasons. Some of the churches are therefore entering upon their normal condition at last.* They are calling upon God's stewards habitually and always to act in their true character. Principle and not pressure; the love of Christ, and not the clamant solicitations of men; are at once to stimulate and guide them. In short, the demand at length is for system, forethought, and a due proportion in giving; and only when men act in that spirit are they stewards at heart, and with the hand.

Yet, is there not reason to fear, that in many cases, the cause of God is not thus considered till the claims of all besides have been met? When luxury has been indulged, and the world's example copied, and our profuse power to spend made good, many only *then* begin to calculate what they can spare for him who owns their all. And need we add, that wherever that is done, the multiform motives of the gospel are unfelt? The heart

* At least, one branch of the American Churches has a standing committee on "Systematic Benevolence."

is still unmoved by the love of Christ; it is not animated by his spirit—his glory is to it a fiction or a dream. We may sometimes hear men of this class wonder at the limited extent to which the truth has yet spread—nay, some question whether it be the truth at all, because it does not take instant possession of the world, and sit down upon an universal throne. But why are its triumphs so few; why is its empire so circumscribed? Is it not because men in millions have never submitted to the motives which emanate from the Cross? The Saviour's creed has thus been turned into a name. His self-denying faith has been viewed as if it were rather self-indulgent, and because the motives which heaven supplies have not been felt, the work which heaven demands has not been done. And the Church may well sit down in the dust, and put on sackcloth, when she thinks how little is attempted for that cause which brought her Head from glory to the grave—or how few are "rich in good works;" like Dorcas, "full of good works and alms-deeds which they have done." Not a few are buried in the world, instead of proving blessings to it; and never, never, till the Saviour's love constrain them, will men become the friends of the friendless indeed, the hope of the dispairing, eyes to the blind, and messengers of mercy to the perishing, as God in his word would have them to be.

It should, moreover, be noticed, that the motives upon which we have dwelt are applicable to all, whatever be their sphere in life. From spurious kindness, some would debar the poor from the privilege of giving

to the cause of God and of truth. The widow's "two mites," and the "deep poverty" of the Macedonians, are both forgotten where there is no standard but the sordid one of earth, or no motive to sway us but such as man can devise. Some of the poor themselves, however, have risen up to assert their privilege. Feeling the love of Christ, and seeking his glory, they have literally entreated others to receive their lowly offerings to the cause which they loved; with tears in their eyes. they have asked to be permitted to give "as God had prospered them." Their store might be small, but they knew that God did not despise it—they were rich at least in the heart to give; and that spirit proclaims aloud how the Church might become the world's benefactress, or "terrible as an army with banners" against all the allies of Satan, the enemies of man. All that is needed to promote these results is free scope for the motives which are designed to elevate, to purify, enlarge, and constrain the soul; but the suppressing, or the evading of these, leaves the Church beggared through the guilt of its members. It was in regard to such things that the Saviour significantly said, "Beware of men."

The question has been asked, How much more prosperous would our world have been, had men always remembered their place as only stewards, instead of usurping the power of proprietors? How much more copiously would the rain and the dew have fallen? How much more genial would the sunshine have been, and how much more prolific the soil? To such questions no definite reply can be given; but one thing is

certain, "Them that honour God, God will honour," and had he been "honoured with the first-fruits of all our increase," this world would have been a happier and a richer home for man. But "they that plough iniquity, and sow wickedness, reap the same. By the blast of God they perish, and by the breath of his nostrils are they consumed;" they may often in sadness exclaim,

"Alas! the hollow husk of life
Is all that's left for me."

—Wherever the Christian motives are ignored, men are found to be grasping at shadows, or feeding upon ashes. Poverty becomes rife in spite of our utmost ingenuity, and the breath of the Almighty shakes our strongholds till they totter and fall, wherever wealth is pursued more than the favour of God. India, for example, has long been the land of fabled wealth; the riches heaped up there have at once fostered men's covetousness, and deepened their delusion. And it is an instructive fact, that a single year* has witnessed bankruptcies connected with India to the extent of fifteen millions sterling. Now who shall compute the misery which arose from such disasters? or who can be blind to the lessons which they might teach? They are trumpet-tongued to proclaim the folly of making gold our confidence. They invite or they urge us to make the mammon of unrighteousness our friend and not our enemy—that is, to employ for God and his glory what others hoard or squander, without one thought of the Cross, or one emotion of love, either to the cruci-

* 1833.

fied One, or the perishing for whom he died, for of such men it continues to be true,

> "Ye have sown much, and been bringing in but little;
> Ye have been eating and not being satisfied;
> Ye have been drinking, but not being filled;
> Ye have been putting on clothes, but not being warmed;
> And he who gathers wages, gathers wages into a purse with holes."

CHAPTER VIII.

WHAT PROPORTION OF MY MEANS SHOULD I DEVOTE TO GOD?

"Behold, Lord, the half of my goods I give to feed the poor; if I have taken anything away from any man by false accusation, I restore it fourfold."—LUKE xix. 8.

Duty of adjusting the question—The binding clause—Tithes—Hints for adjusting proportion—Examples—Widow of Sarepta—The world might be our model—Vitellius—Apicius—The Chinese—An Example of system and proportion in giving.

We now approach the important subject of proportion in giving; but a fallacy may lurk under that form of the question which is here to be considered—the form in which it is most commonly put. It were safer to frame it thus—"Is there any portion of my property which I may withhold from God?" In too many cases, as we have already seen, it is assumed that if I give some stipulated portion, I am then the sole proprietor of all that remains; my will alone need be consulted regarding it, or my objects alone promoted. The sum bestowed thus frequently becomes exemption-money; it at once fosters selfishness, and perpetuates a delusion; and such a view is opposed to all the Scriptures. The supreme

will is to regulate not merely a part, but the whole of our substance, and neither a tenth, nor a fifth, nor a half, nor any other rate can purchase exemption for a breath from the control of Him to whom the universe and the sandgrain alike belong.

But while we thus lay down the necessity of entire consecration as the basis, not less urgently should we press the duty which is incumbent upon all, deliberately and systematically to decide how much should be formally and directly devoted to the service of God. A matter so solemn is not to be left to hap-hazard. Nay, we reiterate, and return to reiterate, that each man for himself must calmly and deliberately decide from time to time, how much of his substance he should devote to sacred purposes; and if that be neglected, the cause of the Saviour is treated in a manner which would be censured in any mere earthly proceeding.

And it is not the standard of giving which prevails in my church or neighbourhood that is to guide me. That may be low, selfish, and worldly, and I must rise above it. The word and the claims of God are the standard—and with calm deliberation should that criterion be adopted. For why should his cause not command our careful thought? Why are its interests alone to be left to casualty or caprice? Should it not rather be considered and disposed of, if need be, with all the formality of a solemn deed of dedication to God? Too long have his interests been left to fitful impulses, or the casualties of the hour, even by those who know that they are stewards. The time for a change has fully arrived; and though it

should lead to all the formality of books for registering what is spent in God's cause, and striking a balance from time to time between what we *have* done, and what we *should* have done, the cause of truth will just the more be the gainer.

Withal, however, we think that it were contrary to the spirit of our religion, to lay down any absolute ratio —to enact any tariff of charity—to impose any tax for missions, which all *must* pay. As we have seen, the divine principle is, "Freely ye have received, freely give," and that clause is binding upon all. The Holy One makes known his will—for "he has, in these last times, spoken to us by his own Son, the Lord from heaven;" and having told us what to do, the motives on which it should be done, the glory which results to God in doing it, and the shame to ourselves by its neglect, he leaves us to act as his stewards—responsible only to himself. He does not lead us like the blind, but rather opens our eyes that we may choose the right way for ourselves. He puts us upon probation, and says—Will you be faithful, or will you misapply My means? Will you seek your own ends, or will you promote Mine? What man has to do in such a case is to be done with the heart and the soul; and he who will not give unless his proportion be both fixed and commanded, has yet to learn the spirit of the gospel, where love is to open the fountain of liberality—to guide the flowing of the stream—at once to prompt and to direct our conduct; that is unquestionably the directory of a

believer in Jesus, and our belief is to be suspected when that is not our spirit.*

Some light is shed upon this subject by the fact that, even under the Mosaic system, the proportion which constituted the tithe was left to the free consciences of men. We never read that any valuators were appointed to decide whether the tenth was equitably paid upon all that should be tithed. Men were left to act under the consciousness that their God was a party in whatever they did, and a similar principle is still in force. They might fraudulently withhold; and we know from the last of the prophets that they did so. "Ye have robbed me, this whole nation, ... in tithes and offerings." Still, it is by the power of truth, or by the new law of love, that we are to be guided; and where that law does not preside, no ratio or no legislation could accomplish the purposes of the God of the gospel—He seeks to be served with the heart. If his love be not felt, or if we be still actuated by the thought that we have something of our own for which we are not accountable to him, then no assessment or no order, however stringent, would lead to an acceptable service. The religion of Jesus demands free-will offerings, or it can sanction none; and the believer's standard is, therefore, not the law regulating tithes, but rather the outpoured liberality of the

* "Christianity does not say in so many words, a tenth, or a fifth, or a third, or any prescribed proportion; it does assume that its early lessons on these subjects, delivered under former dispensations, are in the hands of all who now profess its higher and clearer revelations, but this assumed, it leaves it to the Christian heart to decide the proportion of its contribution."—*Gold and the Gospel*, p. 124.

Hebrews, when they contributed first for the tabernacle in the desert, then for the temple under David, and again for its rebuilding after their return from Babylon. The instructions to Moses upon this point were singularly clear. "Of every man that giveth it willingly with his heart ye shall take my offering;" and that clause is in spirit transplanted into the New Testament, in all its force, its comprehensiveness, and beauty. In this matter, the laws of Draco, and of the Medes and Persians, are equally abrogated, and our obligation now is that holy, heavenly one which binds the free to their Deliverer, or the once-condemned to Him who has secured their pardon.

The following, however, is part of a plan which has been offered upon the subject of proportion in giving:—

Income.	Offering.	Proportion.	Balance for Self.
£50 0 0	£2 5 0	$\frac{1}{23}$	£ 47 15 0
100 0 0	6 15 0	$\frac{1}{16}$	93 5 0
200 0 0	20 0 0	$\frac{1}{10}$	180 0 0
400 0 0	60 0 0	$\frac{1}{7}$	340 0 0
800 0 0	180 0 0	$\frac{1}{4}$-$\frac{1}{5}$	620 0 0
1600 0 0	540 0 0	$\frac{1}{3}$	1060 0 0
3200 0 0	1600 0 0	$\frac{1}{2}$	1600 0 0*

—Now, such tables may be helpful to those who are only beginning to consider this subject. Where a sound public opinion has still to be created, as is still painfully the case in regard to giving, they may supply hints, or indicate what may be accomplished when men begin to cultivate integrity in acting for God. They may thus enable us to approximate to a sound decision, but they have

* *Gold and the Gospel*, p. 325.

their limits, and cannot be pressed very far. With a revenue of £1000, for example, I may be able, and should be willing at present, to give one-fourth or one-fifth of my income; but even before the passing year has closed, a hundred casualties may occur which render it impossible to comply with the rule. Or one man with that income may be able to give the proportion just named from year to year, while another, with the same revenue, may be prevented, by many reasons involving no blame, from giving more than a tenth or a twentieth. Hence all the attempts which have been made to fix upon an absolute rate, or even upon a scale of rates, have been devoid of the flexibility of the divine legislation, and have sometimes increased the difficulty of those who would address themselves to the duty. We seem thus to be warned to fall back upon the broad and catholic basis of Scripture, and to adopt a large and expansive view of duty, such as shall supersede all legal enactments upon the one hand, and all selfish usurpation or unjust embezzlement of what belongs to God, upon the other. We cannot fix a maximum and a minimum *for all.* If the love of Christ constrain the soul, the believer will never be at a loss either regarding objects to be aided, the extent to which to aid them, or a readiness to act upon system in bestowing, and "active willinghood" will then become the rule. Selfishness can snap the most authoritative laws; but let the divine antidote to selfishness —the love of Christ—reign paramount in any soul, and all entangling casuistry will at length disappear, like the gossamer web before the rising breeze. As every man

is solemnly bound to ponder and adjust his obligations to his Lord, let that be done, and we shall be guided safely in the paths where multitudes have preferred the slavery of Mammon to the service of God—we shall be prevented from walking through life with vanity on the one hand and vexation on the other—to hear the dread sentence at the last—"Depart from me."

Let it be added, however, that if men will not spontaneously, and as in the sight of God, contribute to his cause, then may their lethargy be stimulated, their shortcomings detected, their dishonesty as stewards unmasked, by means of some form or some table of outlay meant to illustrate the subject of giving. Definite examples may influence some minds where general principles fail to produce an effect, and in the warfare with cupidity we need every ally.

It will be understood, however, that though no absolute proportion, or even scale of proportions, can be fixed upon as applicable to all, neither are we cast absolutely loose from everything akin to rule. Nay, there are many helps to enable us to judge and determine, each one for himself apart, how much we should devote to God's cause, and many motives to awe or constrain the conscience. Some who do contribute for right objects, contribute in a wrong manner: from year to year it is the same sum that is bestowed, and each Christian enterprise as it is presented, receives the same customary dole. The income of the steward may be doubled, or more, but there is no proportionate increase to his aid; or one enterprize may embrace interests ten times more weighty than

another, but the same donation is bestowed upon each. All is unreflecting—all is mechanical—all is stereotyped—there is no well-considered system in giving.

Now, these things ought not so to be. Nay, guided by the grave considerations which should sway us as stewards, the heart and the hand should be open. The example of the early Christians should be imitated, and the munificence which was displayed in founding the Church should be repeated and prolonged in rearing or completing it.

1. We should contribute in proportion to the grandeur of the cause—that is, Jehovah's glory in the redemption of his Church.

2. We should give according to the majesty of the divine idea—one Church for the world, and all men beckoned to enter into a holy brotherhood there—washed, justified, and sanctified in the name of the Lord Jesus.

3. We profess to believe that the world is perishing in sin, wretched now, and hastening to be wretched for ever, and that should teach us to give according to the wants and the woes of a ruined race. To pity its perishing myriads as the Saviour did, would at once define our duty and impel us to do it. In the light of the great central splendour, we should read that for that cause there must be sacrifice, or there will be death.

4. We should give according to the height and depth of the principle appointed to guide us—the love of God in the gift of his Son, and of that Son in dying for men.

5. We should give willingly, and therefore largely, like the Hebrews of old, who both "offered freely," and

"after their ability," for the house of their God. Nay, we should give in a more generous spirit than they. If the patriarchs, for example, in their time of early dawn, gave at least a tenth to God, are our hearts right with Him if we do not give more? What should be the effects of an atonement not merely promised but made? of redemption complete? of the Holy Spirit sent? Has it now ceased to be true that where much has been given much is to be required?

6. Or, to name no more, we should make our gifts bear some proportion to God's goodness to us. Shall the man upon whom thousands are lavished from year to year, be outdone in generosity by the sons and the daughters of toil? Shall some poor widow's munificence rebuke, as it often does, the niggardliness of the wealthy and the titled?

—These and similar considerations are enough to guide the man whose heart is right with God. Were they duly kept in view, the disproportion between what we spend upon personal and relative objects, and what we give to God,* would disappear; there would be far more candidates for the blessing, "He that watereth shall be watered himself." The followers of Jesus would be constrained by his love, and his Spirit, to multiply their contributions manifold. They would at length grow ashamed to use the liberty which the New Testament concedes, as a cloak for avarice, and sink below

* Human language, because it is human, can rarely embody right notions regarding God. No creature can *give to God*, just as no creature, even though sinless, can *merit*.

the proportion even of a Jew. Men would not wait for "the tricks and the teasings" of orators. They would not need to be melted, like the blood of Januarius, by guile, but, having freely received, they would freely give, like the bountiful Giver of all.

And when the Spirit of God has become our teacher in this matter, He has sometimes led to surprising results—men have felt that, as God claims for himself the seventh part of our time, he cannot have alienated his other gifts. Nay, he expects us to act like the Christian merchant who said, "I am resolved, God's grace enabling me, how much soever he gives me of the good things of this life, *to give Him all again.* They will very well serve for the purposes for which he bestows them, but they will not serve me for *a portion.*" In a similar spirit, another man sold his house, because he deemed its style too costly to be consistent with the maxims which should guide a Christian's liberality. A third has been known to retire to a humble home, and live upon the most frugal fare, that he might have more to give away. Some in the higher ranks have lived as if they were poor, for the same purpose; and though a voluntary humility or a will-worship like that of Popish devotees *may* dictate such things, yet self-denial is so rare, and self-indulgence so common, that we may hail with joy such protests against man's habitual prodigality, when they are dictated by love to Christ, or directed by his gospel. Even though such cases might be deemed extreme, are they not to be preferred to the wide-spread habit of grasping all that we

can, and hoarding all that we grasp? Where shall we find self-denial if not in such examples? Where is the spirit of the world mortified, if not by him who retrenches, or retires to a lowly home, that he may have more ample means for "dispersing abroad," and "distributing to the poor?" Some such devoted men have even gone forth among savage tribes or embruted cannibals, to "hazard their lives for the name of Jesus," and, surely there, if in the world at all, we see entire consecration to God. No greedy grasping in such cases; no avaricious hoarding of treasures upon earth. "My Saviour, I do this for Thee," is the deep and the presiding maxim of the soul, which at once regulates all endeavours, and sweetens every sacrifice. It was that spirit which bore the Church, in a triumphal procession, through the world before; and it is the same spirit that must carry it in triumph through the world again. True; if men become earnest now for God—if they dismiss their horses and their hounds, and dedicate the means once squandered upon them to truth and its Author, they are branded as fanatical, or pitied as fools. But who is the fool—the man who robs God, or the man who acknowledges and honours His claims?

And whatever difficulty men may find in determining the proportion to give, the Scriptures supply some signal examples to guide us. In addition to those already mentioned, the case of the widow of Sarepta stands prominently out. At a time of national famine, "for the heavens were like brass and the earth like iron," she had only a handful of meal, and a little oil. These

formed the sole remaining support of herself and her son —it seemed as if she had only to use them and to die. But Elijah the prophet had need of help, and she freely gave her little store to revive him. Did she, then, suffer in the end? Was she left to die of starvation, as selfishness or fear might have suggested? Nay, her little store was not exhausted; a blessing was granted, so that there was no lack to that widow. She feared God, and his favour was better than a stalled ox; her head was anointed with oil, and her cup ran over with his goodness—"I know thy poverty, but thou art rich," was surely true of her. She freely gave her all, and received it with more than usury. No doubt, there are peculiarities in such a case; but the principle which guided her should be perennial, and were it so, that widow's God would be found to be rich in mercy to all who recognise his rights, or act like his stewards, as she did.*

But not merely the word of God,—even the example of the world, might aid us in fixing upon the proportion of our riches which should be consecrated to his peculiar service. It is never embarrassed in its decisions regarding its god; and were we to copy that example, how thorough and how cordial would our consecration be! The Roman Emperor Vitellius, for instance, made his belly his God, and consumed in mere eating six millions of our money in seven months.† M. Gabius Apicius

* Gouge's Treatise on *The Surest and Safest Way of Thriving*—a work recommended by Dr Owen, by Dr Manton, by Richard Baxter, and Dr Bates—is designed to establish the general truth, that were men large givers to God's cause, they would be invariably made rich by his blessing.

† Gibbon.

the great Roman epicure, expended £800,000 in the same bestial manner; and, lest he should die of starvation at last, he hanged himself, when he had only £80,000 remaining. The Chinese are known to expend every year the incredible sum of ninety millions sterling, for incense to be burned before their idols. Now, when shall it once happen that men shall thus generously expend for God and his Christ? When that day shall come, there will be no difficulty in adjusting all competing claims. As the whole heart and soul will then be dedicated to God, all besides will easily and speedily follow.

It will be seen, then, that no definite ratio can be fixed on, under the gospel, to regulate the givings of all. All are bound to adjust their own proportion, as they shall answer to God. One may devote a half of his goods; and the time, we do not doubt, will come when that will not be deemed extraordinary among those who know that they are stewards. We have seen, in some cases, a progress as great in the course of a single generation, for those who, in the days of our fathers, would have accounted an hundred to be munificent, now contribute their thousand. But another may feel that his duty is discharged when a fifth has been devoted—while a third may be clear when he has given a tenth. The rule is thus made flexible as to individual cases, but it is rigidly binding upon the whole; it is just as fixed as the law which links the creature to its God. In short, we may read this fundamental law written in the very sunlight of heaven, "Consecrate your all to God," and

when that spirit of entire surrender prevails, our path will be plain ; out of the fulness of the heart the hand will give, and the life of such a believer will resemble the showers of April, which diffuse freshness and verdure wherever they fall.

And when men have been led to act upon the principles now glanced at, a signal blessing has often rested upon their labours. A merchant, who felt at last convinced that every man should act upon system, not upon impulse, in giving to the cause of truth, determined at first to consecrate one-fourth of his profits to that object. Should he ever be worth 20,000 dollars, he was then to give the half of his profits. If his capital rose to 30,000 dollars, he was to devote three-fourths of his gains ; and, should it ever mount up to 50,000, he determined never to be worth more—that is, he would then dedicate all his profits to God and his cause—and he did it. Now, that is an instance of thorough and deliberate system in giving : the proportion here is clear, intelligible, honest. That merchant felt the duty that was laid upon him, as it is laid upon all, to adjust *his own* proportion. He could not conscientiously evade it—for such evasions have inflicted a sore paralysis upon the Church of God, the benefactress of the world, as well as helped to wither and to shrivel the souls of men—and having vowed, he paid his vow. He lived to accomplish all that he had aimed at, and died prosperous and blessed. Guided by the heavenly rule of supreme love to the Redeemer, he lived for man's chief end, and by grace was enabled to fulfil it. He scattered, and yet increased, and

the habitual serenity of his soul was a proof that "the Lord loveth a cheerful giver." Stephen Girard, another American, died possessed of 12,000,000 of dollars, and was he either as wise or as happy amid his stores as his liberal countryman in giving?*

And let no man say that his example would be unavailing, or his contributions trivial, even though they were given upon system, and after a careful adjustment of the due proportion. Nay, let a beginning be made; let the much-needed reform be commenced; let every man face and uprightly dispose of the question—"What should I annually devote to my God?" Let every one who loves the Lord Jesus act as if the cause depended upon his individual decision, and victory will then be in sight, the Saviour will be glorified as "Lord of all," and the Church will wax strong in his might. Elijah once seemed alone in his work. All men forsook Paul and fled. Athanasius is known to have stood alone in the breach when the Church was rushing into Arianism. Wyclif appeared at times to be unfriended. On a memorable occasion, Luther bore, in his single person, the weight of the whole Reformation. Knox was once a galley slave. And yet not one of all these heroes of the truth was alone. Their God was with them; and it will be ever so with those who determine conscientiously,

* Girard's wealth was bequeathed to found a College. The man who had declined to consult God in amassing, did the same in bequeathing. It was his will that no minister of religion should ever pollute Girard College by his presence. He was scarcely dead when his purpose was, in spirit, though not in the letter, set aside.—See *America as I Found It*, chap. vii.

systematically, and under the solemn conviction that God is a party, to decide from time to time what proportion of their substance they shall devote to His cause. Every man is bound to do so. The duty can neither be evaded, nor devolved upon another; and it is full time that Christian men were discharging this duty in the view of Him whose eye is at once upon man's heart and God's truth.

But though we have declined, as the Bible does, to fix upon any ratio of giving as actually applicable to all, it may appropriately close these remarks to point farther to some additional examples to illustrate the actual application of the views here advocated, and so leave no room for misunderstanding.

One man, then, has an annual income of fifty pounds, and has none dependent upon him; but another has the same income, and a family to maintain. Now, obviously the one could as easily give a tenth, as the other could give a twentieth, to the cause of mercy and of truth—and he ought to do so. Again, one man is in receipt of one hundred pounds, and has no relative claims. Another has the same income, but he has aged parents or others depending upon his aid. Now, the one may as easily give ten pounds or more to God's cause, as the other, perhaps, could give one or two. God has placed them in different circumstances and under different responsibilities. Farther, one man is in receipt of five hundred pounds, and he is alone in the world. None have immediate claims upon him, and surely his course may be far different from that of a man with the same revenue,

and ten or twelve who look to him for daily support. The former may at once take up the different departments of God's work in the world, to hold forth his hand in help to each, and if the love of God has touched his heart, his bounty might be counted by hundreds, while the latter might be liberal with tens. Or, take the case of two men, each of whom has a yearly revenue of one thousand pounds. The one has none dependent upon him, while the other is surrounded with the objects of his affectionate care; and who does not see the difference here? The former may well sit down, and out of his abundance distribute twenty pounds to one cause, and fifty to another, and a hundred to a third, till the half of his income or more be devoted—while the other might deem his duty discharged were a hundred pounds scattered abroad. God's providence and word thus combine to point out our duty, and he is wisest who listens to both.

It was a wise maxim among the old logicians that "guile lurks in generalities"—and lest the previous remarks, designed to foster system and a right proportion between what we have and what we give, should still be deemed too general, we embody them, even at the risk of repetition, in the following brief suggestions:—

First Principle. All that we possess is to be dedicated to God. Every talent and every privilege is to be "holiness to the Lord," and under his control.

Secondly, In carrying out this first principle I must adopt *a system,*—I must be systematically upright in regard to God, as well as to man.

Thirdly, To ensure these results, it is expedient that

I should formally record both my plan, and my proceedings in carrying it out. As in my worldly business all becomes confusion, unless my income, my outlay, and all my pecuniary transactions, be regularly entered in some register or put on file—so here, I need a register adapted to my purpose ; I must enter therein what I devote to God, and how I employ what has thus been devoted. True ; all this may occasion trouble, but can a faithful steward decline trouble for his Lord ? All this may differ widely from what is usual among men in the use of their property, or what has long been usual with me. But it is not the *usual*, it is the *divine*, the righteous, the revealed, and the authoritative sayings of God, that are my standard, and these demand such a course as that which is now suggested.

But *fourthly*, and to be less general still, it appears every way expedient for a steward deliberately to set apart for his Lord *a determinate sum*. That sum should bear a rightful proportion to the Lord's goodness, or in other words, the means which he has placed at the steward's disposal—a tenth, a fifth, a half.

Fifthly, That proportion should be periodically adjusted. There may be occasions when it must be diminished ; but there may also be seasons when it should be increased, and that increase should be duly and conscientiously made. Once each year, or oftener, the transaction should be reviewed, especially by those whose incomes fluctuate, as in the case of business-men. Just as the upright dealer, who would neither deceive himself, nor be deceived by others, periodically "takes

stock," should the stewards of God periodically investigate their position as his stewards, and revise their givings to his cause. By this process, the right proportion would be adjusted from time to time, and neither would the treasury of God be defrauded, nor the selfishness of man be pampered.

Next: in regard to "laying by in store" as urged by Paul when writing to the Corinthians, that injunction is in spirit as needful still, as it was eighteen centuries ago. Would I have the means at command for works of charity and mercy? Would I be prepared when the poor are in need, or when the claims of the heathen are urged? Then I must "lay by" for that purpose. It is not to be left to chance whether I can aid or not—just as it is not to be left to chance whether I am to be honest and upright with my neighbour. Out of my "store" in one form or another, I am to be ready to distribute, not merely when clamour calls, but statedly, periodically, and on system. The poor man from his weekly earnings, the richer from his ampler means, and the richest out of his abundance, are all to be ready to give, but that they are not likely to be, unless they have devoted a due proportion for the direct service of God, and adopt deliberate means for carrying their purpose into effect. There may be a will to perform, but not a readiness, or ability, unless such a "store" be at hand.

Seventhly, It were desirable, nay, it seems essential, that an upright steward should bind himself to punctuality in his stewardship by some formal written deed, unless conscience be prompt, and habit already con-

firmed. Having deliberately, and under the eye of his Lord, fixed on the proportion to be given, let it be recorded and religiously adhered to. A mental resolution may be evanescent, and too commonly is so. It is the embodied purpose that stands prominently out before the conscience, soliciting, nay demanding, the due attention. All past systems have failed to draw forth the needed liberality. The cause of God still languishes. Stewards are still unfaithful. The poor and the perishing continue poor and perishing still, in spite of all appeals however touching, and all oratory however powerful. Now, why is this still the case? Perhaps because men do not adopt the system of deliberately recording their purpose to act as God's stewards. That should be done with all the solemnity of a latter will, and conscience would thus be both enlightened and re-inforced. In a word, nothing should be left to impulse or casualty—all should be definite and precise. The amount to be given, the objects to be aided or promoted, should all be accurately defined, just as a merchant defines the nature of his business, or the channels of his trade.

But, *Eighthly*, It is not to be supposed that by such deliberate proceedings, the steward is to continue bound, even though his circumstances should be entirely changed. Nay, if the Lord of all in providence discharge him, by some unforeseen loss of property, he is free to modify or cancel the dedication. But we speak in general terms of all *ordinary* cases; and in these, men should regard what they have consecrated to God as a

just and lawful debt, not to be alienated without dishonesty, and a deep wound to conscience. Acting in this spirit, men would become as upright and exact in their dealings with God as many are honest and high-principled in dealing with man. They would be as much ashamed to meet their own conscience when God is defrauded, as they would tremble to have their books examined did they contain a registry of deceptions and of frauds; and why, we repeat, should upright men be more lax toward the Great Proprietor than toward their fellow-stewards?*

* For some of these suggestions we are indebted to a friend who is much engaged in business, and well acquainted with its details and its dangers on the one hand, and with the claims of charity and mercy on the other.

CHAPTER IX.

EXAMPLES IN GIVING—THE RIGHT.

"The liberal deviseth liberal things, and by liberal things shall he stand."
—ISAIAH xxxii. 8.

Henry Clay—The liberality of Scripture, a proof of its divine origin—The early Church—Modern examples of proportion in giving, Baxter, Doddridge, Wilberforce, Budgett, and others—Rev. James Hervey—His system in giving—His discretion in giving—John Wesley—David Dale—Robert Haldane—A steward indeed—His Plans—Thwarted—Man's hostility to God's cause—The South Sea Islanders—The Sandwich Islanders—Individual examples of liberality—The Bristol Orphanage—George Müller.

An American Statesman, Henry Clay, once exclaimed, "I had rather be right than President," and the sentiment has been ten thousand times applauded, but not so often acted on, amid the struggles and temptations of political or mercantile life. Let us now, however, contemplate the conduct of some who had caught the spirit which prompted Clay's remark, and who, as stewards, sought to do justly, to love mercy, and walk humbly with their God.

The whole tenor of Scripture is signalized by a large and an unearthly liberality—in that aspect, it is plainly divine. First of all, the Father gives the Son. Then the Son "gives himself for us." Next, the power to wel-

come the Son—our faith—is also a gift. The Spirit is a gift. Everlasting life is a gift. All is thus of grace, and the whole plan of redemption is one vast "unspeakable gift." Man would not, man could not, have devised a scheme so utterly at variance with his own selfishness and his most fixed principles. Free as the ocean in its rolling, or the sun in giving light, is the spirit of the word of God. It is so godlike that it comes to us commended by that, as by a thousand other reasons, and all the ingenuity of the most eager unbeliever could not explain, how the Scriptures, if they be man's book, are so utterly opposed to man's cupidity, so loud in their condemnation of his avarice.

Examples of this have already been frequently mentioned. While covetousness, as in the case of Achan, of Ahab, and Judas, is vehemently condemned, all that is generous is fostered and cheered. The widow's two mites, the conduct of the early Christians, who "sold their possessions and goods, and parted them to all men, as every man had need," and other cases, clearly shew the mind of God. Taken in combination with the warnings heaped upon warnings against the spirit of the world, they enable us without an effort to understand what Christians ought to be, and what they would be, were Christ's mind paramount among us. The wise munificence of charity would be more commonly seen, and the harmony between earth and heaven would thus be far more perfectly restored.

And the spirit which was thus fostered of old continued to dwell in some, at least, of the early followers

of the Lamb. Their mode of life was signalized by great simplicity and frugality. Symptoms of declension, however, soon appeared; and, even in the early ages, we have complaints against some who named Christ's name, and professed to be followers of the homeless One, yet would not eat from a table "unless its feet were made of ivory." The imitation of Christ thus gradually yielded to the world's ostentation, and the spirit which carried the truth through the Roman world till Constantine was fain to bow before its might, was at length weakened and diluted. For a time, perhaps for a century or more, the religion of Jesus was regarded as everything by many, and they did not hesitate then to devote their property, their hand, their heart, their life—themselves, to the Redeemer. Animated by such a spirit, those early Christians felt that heaven and earth must both be empty ere He could fail to bless them, and they walked in triumph through the world, borne up by that conviction.

But though long diluted, and in many cases extinct, that spirit has not utterly vanished. The world's covetousness may have cramped the operation of charity, and the love of ostentation may have lavished upon self what was meant for God; yet cases are on record, or occur in our day, which still amply attest the power of Christ's love. It deserves to be noticed again that the grandest intellect ever possessed by mortal man—Sir Isaac Newton's—in spite of some peculiarities of his age, was so far under the power of truth, that one who has registered his virtues could say, "There is one thing

upon account of which we should always pay a peculiar regard to his memory, which was his charitable benefactions. . . . . We have been the dispensers of many dozens of Bibles sent by him for poor people, and I have now many by me sent from him for the same purpose." And Lord Chief Justice Hale, Dr Doddridge, and others, are known to have statedly devoted one-tenth of their income to God and his poor, while Dr Watts gave one-fifth, and Robert Boyle a half. Richard Baxter gave largely to the same cause, and recorded it as the result of his experience that he never prospered more in his small estate than when he gave most and needed least. "A tenth at least" was his standard; and his practice, he says, was, "to contrive to need as little as possible, and lay out none on *need-nots*." He thus spent little upon himself, and was able to give the more in the cause for which he lived so devotedly and laboured with such zeal. An eminent Christian, in very recent times, is said to have given for years, at the rate of £6000 out of an income of £8000, to God and his cause. Wilberforce has been known to devote £3170 in a year to works of charity and mercy—while at one period he statedly gave the fourth part of his income. Holding all that he enjoyed only as a steward, he was conscientiously upright in employing it; and never reckoned accumulation the best method of promoting either his own or his children's happiness. He has accordingly left his recorded conviction that there is a special blessing on being liberal to the poor, and on the family of those who have been so. "I doubt

not," he says, "my children will fare better, even in this world, for real happiness, than if I had been saving £20,000 or £30,000 of what has been given away;" and in regard to himself at least, that intense enjoyment of life which signalized the great philanthropist furnishes a fine illustration of the truth—"He that watereth shall be watered himself."* As the clouds of heaven shed down showers on the earth to be returned in showers again, or otherwise transmuted into blessings, the liberal soul is enriched by what it gives. Instead of being exhausted, it is replenished, and a glow of glory seems to pass for a moment over pale and wasted humanity. It was pre-eminently so with Wilberforce.

And the same remarks are true regarding the Thorntons, the foremost among benevolent men in modern times, or more recently of Samuel Budgett, who began the world with a penny, and who again and again, as we have seen, gave away all that he possessed, except the grace of God, and a large and generous heart. He has been known to destribute £60 in a single week; towards the close of his life, he statedly gave away *not less* than one sixth of his yearly income; and £2000 have been named as the amount of his annual charities. He was, in short, pre-eminently one of those who

"Fly to save some, and have a pang for all."

* We single out four of the most upright stewards whom we have ever known, each of whom we have seen lay down one thousand pounds at a time for the cause of truth; and of all the four, as of many besides, it may be said, that their enjoyment of this life, and their hopes for the life to come, were all in perfect harmony with the promises made to that effect to the godly. See 1 Tim. iv. 8.

And like Wilberforce and the Thorntons, Budgett was blessed beyond what can be told. He lived in the sunshine which grace alone can shed ; and when he went down to the grave, and up to his home on high, it was amid the wail of thousands whom he had helped to make happy. He knew from a long and a happy experience that the aphorism of Baxter is true, "The more I gave, the more I have had to give."*

But we are able to contemplate some cases of faithful stewardship, or of due proportion in giving, still more in detail than these, and the first which we select is that of James Hervey, a man who displayed so much of the mind of Christ that his place in the church should be far higher than has ever yet been assigned to him. He is selected as an example here on account of his systematic and persistent benevolence, as distinct from that which is spasmodic and transient. Fertile and ingenious in devices for good, it was his practice to lay all whom he could influence under contribution to aid the poor. His own soul had ascended to those heights whence faith contemplates the riches which never fade away, and which send down the streams of a believer's bene-

* Were such cases carefully and judiciously noted, the results would be very striking. We know a party who, on one occasion, gave a few pounds, which worldliness would say he could ill spare, to meet a trying case. In a short time he was unexpectedly put in possession of just twenty-five times the sum. The same man, on another occasion, gave a donation to meet the wants of a widow. In a few weeks it was made up more than nine times. We mark at least the coincidence of time in such examples. He who believes what is recorded in Prov. xix. 17, or in Matt. x. 8, will mark much more.

ficence to fertilize less favoured men. At that sacred elevation Hervey took pains to do good—he honoured the great Giver not merely as the God of heaven, but as the Lord of the whole earth. He pressed medical skill gratuitously into that service. When his own resources happened to be exhausted — but not till then — he scrupled not to beg from richer men, to enable him to carry out the mind of Christ. The profits of some of Hervey's works were expended in alleviating the miseries of the body, or shedding light upon the else darkened soul. The most profligate were not beyond his care, nor did he readily despair of their recovery to virtue, for he knew by experience the power of transforming grace. It was enough for him that men were wretched, helpless, ruined. Hervey forthwith approached them with a sympathising heart, and an open hand; and when that hand would otherwise have been empty, he drew in his Master's name, upon the rich to fill it. Few things in the history of the Church more remarkably shew how the believer should respond to or re-echo the mind of his Lord, than the practice of this man of God in regard to giving.

And all this Hervey did upon system, and with self-denial—not at the bidding of impulse but of principle; he planned with care and forethought that he might be able to do good. He was one of those who have discovered the secret that the good grows by habit as well as the evil, and he coveted earnestly one of the best gifts, the power of bestowing freely. "My money is Christ's," he once said, "and I only wish he would give

me benevolence to bestow it willingly, and grace to bestow it prudently." "I forbear every unnecessary expense," he wrote, "and want many of the little conveniences of life, that I may succour the worthy servants of Christ." "I see so much indigence," he adds, "and so many distressed objects, that I begrudge myself all unnecessary disbursements of money.* Who would indulge too much even in innocent and elegant amusements, and thereby lessen his ability to relieve, to cherish, to comfort the Lord Jesus in his afflicted members?"

But more systematic still. Whenever he could command the means, Hervey enlisted others as his almoners. He says, "If you have not so much as you wish to relieve the necessities of the poor, distribute from my stock. . . . . Lend me your eyes to discern proper objects, and your hand to deal about my little fund for charity." "I thank you," he wrote to another, "for recommending some needy followers of the blessed Lord Jesus. Indeed, it is very meet and right that we should relieve and succour Him in his poor members—Him who for our sakes was destitute, afflicted, tormented. . . . . ." He had learned the truth, which is hidden from many, that there is a divinely appointed connection between "give, and it shall be given to you," and the man who acts on that maxim becomes, in his

* Many have acted in the same self-denying spirit. "To-day I received from Devonshire a set of valuable jewels, that is, a ring set with 5 brilliants, a brooch set with 12 larger, and 12 smaller brilliants, and 1 large emerald, and a pair of ear-rings, both together set with 16 brilliants, and 2 emeralds."—George Müller. See his remarkable *Diary* for many other illustrations.

measure, like God—he is evermore diffusing blessings; it is his meat and his drink to spread joy around him.

And all this liberality obviously took its rise in the only perennial fountain of good, that is, love to the Saviour in return for his love unto death. Hervey confesses that his heart was once flinty, and his hands as tenacious as the grave; but the gentle force which melted the one and opened the other, was "a believing contemplation of Christ's most precious blood." Impelled by that consideration, Hervey exclaimed, "I am God's steward for the poor, and must husband the little pittance I have to bestow on them and make it go as far as possible." In a word, he recognised the rights of the Supreme Proprietor, and was both blessed and made a blessing. He once said, "Friend, have you given to the poor against your heart? Ask your heart if you gave out of love to the dying Saviour? Were this the motive, it would then be universally influential, and you would think you could never do enough for his honour,"—and as he thus probed others, he tried to act in harmony with these principles himself.

Yet this devoted man "guided his affairs with discretion;" he carefully cut off the favourite pretext of the covetous for masking their passion—the plea that by giving profusely men may be impoverished, or duped. Hervey would not encourage the hope of help when his resources were exhausted, for he says, "I always make it a maxim not to give till I have gotten." He waited, therefore, for the profits accruing from his works, and was not less scrupulously honest, than he was watchful lest

he should foster the notion, that by gifts of silver or gold we can purchase the favour of God. Nay, his gifts, by a singular tact, were ever made to preach Christ, to proclaim his unbought love, and draw men's hearts to that great Centre. In sending charity through a friend, Hervey once said, "Bid them think that if a poor mortal, a wretched sinner, is so ready to help them, much more ready is the infinitely compassionate Saviour of the world to pity all their miseries, and comfort them in all their troubles." "The all-gracious Immanuel has declared, 'It is more blessed to give than to receive.' I am sure he put his own precept in practice. What was his life but a series of diffusive charities? What was his death but the very triumph of a divine goodness? Let the one be the motive, and the other the model . . . . . then will it be a sweet smelling savour acceptable to God through Jesus Christ." And to his closing day such sentiments reigned in Hervey's soul. It was his desire to die just even with the world, and he had his wish. As he died on Christmas-day, his income expired along with him, and the little that remained he had appointed to be given to the poor, owing to the inclemency of the season. It was thus that his estate was sent on before to wait for him in the eternal world, as "gold tried in the fire," or treasure literally laid up in heaven, while the truth which Hervey loved so well was guiding himself to his bright sabbatic home.

Such, then, were the maxims, and such was the conduct of a steward indeed, a follower of Christ in spirit and in truth, a man who believed and felt that a Chris-

tian should ever be a channel of good between God and his lost or suffering creatures. Hervey felt in all its force the truth of the quaint old epitaph—

> "What I kept, I lost,
> What I gave, I have;"

and were such examples of benevolence common, the world's covetousness would be rebuked, while the Church's proverbial worldliness would be compelled to hide its head ashamed. Instead of that gloom which broods over us, like the dark shadows of Gethsemane, men would joy in God through him in whom we have received the atonement. They would find that charity is indeed a productive grace, and that it enriches the giver more than the receiver. They would learn how good and how pleasant it is to trust the God of providence—a trust which the world will not exercise. It will trust gold but not God.

John Wesley was another of the stewards who have been found eminently faithful to their trust. While he, like Baxter and other good men, approved generally of a tenth as *the very least* that should be given to the cause of God, and of truth, the great Methodist far exceeded all theory by his practice. When his annual income was only thirty pounds, he lived on twenty-eight, and gave away two. When his income became sixty pounds, he still lived on twenty-eight, and "dispersed" thirty-two. And when he was in the receipt of one hundred and twenty pounds yearly, Wesley still expended upon himself only the primitive twenty-eight, and devoted the balance to his God. Now the Church

deems these things extraordinary. They circulate from age to age, or from land to land, exciting our wonder, and drawing forth our encomiums, but rarely provoking our imitation. Yet is not our very wonder a proof of the Church's degeneracy? that the love of many has waxed cold? and that in seeking to escape by the sacrifice, as we feel it to be, of some fraction of our wealth, we lose sight of the majestic idea—entire consecration upon the one hand, and the world by grace reclaimed to its God upon the other? Wesley, in short, was in this respect a complete Christian, while crowds are Christians only in part. He believed that God meant him to do as he was commanded—"freely to give." He believed not less that God on his side would do as he has said, and "pay again" what was lent to him. The Methodist, therefore, literally, and without either restriction or pretext, took his religion from God's word, and so became at once a model, and a protest.

It were wrong to omit to mention here, the name of David Dale, the celebrated philanthropist and Christian merchant. Originally a herd boy in Ayrshire, he rose by industry, energy, and enterprize, directed by sound principle, to a position in which he largely influenced his own generation, and founded institutions which will affect his country for many generations to come. He was connected in various ways with some of the most extensive commercial, manufacturing, and banking establishments in the kingdom, and all were conducted by him upon principles of high integrity. But Dale was not merely a Christian merchant, a Christian banker, and a

Christian magistrate; he was, moreover, a Christian preacher, for every Sabbath-day, and sometimes also on other days, he preached the gospel to a Congregational Church, of which he was an elder or pastor, for seven-and-thirty years. At his extensive mills and manufactories, religious instruction was carefully imparted, and the whole of the arrangements evinced not merely a large spirit of enterprise, but also the scrupulous soundness of principle by which Dale was characterized.

Soon after his sixtieth year he resolved to free himself from some of his large undertakings. One of his numerous mills was sold for £66,000; and from this single specimen we may judge how ample Dale's means had become. Yet amid all this amassing, he continued zealously to seek the welfare of his fellow-men. He statedly visited the bridewell of the city where he dwelt, urging the truth upon the convicts, and seeking to recall them to repentance and to God. In times of scarcity and dearth, he imported from Ireland, America, and the Continent, large supplies of food for the famishing. He was the fast friend of missions. He sought with much pains to have the Scriptures translated, and circulated far and wide—and contributed largely to that cause. His whole soul appeared to be devoted to that work, as if he had neither commercial nor other cares to disturb him. His heart and his hand were equally open. Amid the vicissitudes to which men like him are often exposed, Dale was more than once on the verge of bankruptcy. But after he had the means at command, whatever could elevate man as a social, a moral, and an immortal crea-

ture, enjoyed the philanthropist's zealous support. Regarding Dale, in short, Dr Wardlaw has said that "his benevolence rendered his life a public blessing, and shed a lustre on his character rarely exemplified in any age of the world," and like Wilberforce, his enjoyment of life was vivid, deep, and intense.

We see, then, from Dale's life and history, how compatible activity and enterprise are with highest Christian principle. It has been said that, like Job, he was "eyes to the blind, and feet to the lame," and that he "caused the widow's heart to leap for joy," and all that is needed to roll back the charge or wipe out the stigma which attaches to the ill-regulated pursuit of wealth, is to consecrate it, as Dale did, or to make it yet more our object to uphold God's wondrous truth than to embark in world-wide enterprises.

But of all the cases which have occurred in modern times to illustrate the power of Christ's love in prompting man to liberality, or to shew how

> "Some make gain a fountain whence proceeds
> A stream of liberal and heroic deeds,"

that of Robert Haldane of Airthrey is perhaps the most conspicuous. No sooner had he felt the power of truth than he began to devise liberal things regarding the cause of God, and to avoid the rock where multitudes make shipwreck, because they are "lovers of their own-selves, covetous." In nine years he gave upwards of seventy thousand pounds to spread the truth of God in some of its purest and loftiest forms. Being attracted by providential ties towards India, as a field of mission-

ary labour, and pitying its dark-souled millions, he felt as if he were solemnly summoned to devote himself, his life, his talents, and his wealth to that cause. He had found out that he was only a steward, and resolved to attempt to be faithful. Christianity, he said, was everything or nothing; he knew by experience that it is everything—that it embodies the power, as it unfolds the mercy, of God; and, in order to extend it, his social position, his ample wealth, his lovely domains—among the most beautiful in Scotland—his powerful mind, his unbending will, were all enlisted, and all consecrated as altar-gifts. The affairs of time and the interests of earth sank into nothing compared with the work of winning souls to Christ.—It was generous and patriotic in Thomas Cavendish, a gentleman of large property in Suffolk, in the days of Queen Elizabeth, to sell his estate, equip some ships, and proceed on a voyage of discovery. That step was of some importance in the amazing chain of events which have made India subject to the British crown—and Cavendish is to be eulogized accordingly. Yet how limited or earthly were his aims compared with those of Robert Haldane!

He did not make haste, however, in regard to his plans, for his great practical sagacity made him both cautious and systematic. For six months he pondered over them, and at length proposed to some like-minded men to proceed to Bengal to labour among the Hindoos. His measures were comprehensive and well-digested, and the whole expense of the enterprise was to be borne by himself. He selected three ministers as his coadjutors,

and a sum of £3500 was to be set apart for each of them, as a compensation for sacrifices made in leaving their native country.* In addition to this, and all the cost of outfit and a passage to India, Haldane farther agreed to invest a sum of £25,000 or more, to insure the mission in the event of his early or sudden death. His beautiful estate of Airthrey was to be sold, and Hindostan was to become the land of his adoption, of his labours, and most probably of his grave. Surely such devotedness far "outbuilds the pyramids."

But a plan so nobly formed—one of the few in all the world's history fully responsive to the spirit of our religion—was destined never to be accomplished. In the year 1796, the Court of Indian Directors was hostile to all missions, and though Wilberforce and others pled for the enterprise with men in power, though the British Government for a time seemed favourable, events soon happened which frustrated the whole scheme. That Court reprobated all attempts to convert and christianize the Hindoos. Brahma was to be left in undisturbed possession of the millions of India, and one of the most noble and large-hearted schemes ever devised by man was thwarted by a Court whose great god was accumulation and aggrandisement, and who either had not felt, or would not yield, to any influence but such as are of the earth, earthy. †

* This arrangement was not unnatural at a time when few cared for missionary work. It contains, however, a vitiating element.

† It is well known that the liberality of Mr Haldane was not lost to the cause of truth. His God had a great work for him to do at home and on the Continent, and he did it. That work is following him still.

In other spheres, examples of a similar spirit to that of Robert Haldane may be found. The Macedonians of old have had their followers in more modern times, for the grace which evoked their liberality is still mighty in reproducing works like theirs. Never, for example, was there a more unpromising field in which to work the work of God than among the natives of the South Sea Islands. Cannibalism had long reigned there—revenge and all the foulest passions rioted. Idolatry the most degrading, and habits the most brutal, were ascendant. Scenes which were by nature exquisitely lovely had become the focus of all that was revolting, and for well-nigh twenty years the messengers of mercy taught, laboured, prayed, and suffered, apparently without success. The whirlwind of war or red-handed massacre often swept them from their place, and dashed their rising hopes to the ground.

But faith was in exercise. Prayer ascended on behalf of the embruted people, and the set time to favour them arrived. Now, one result which speedily followed, was a decision on the part of the converts to spread the gospel to *heathen* lands. Associations for that purpose were formed among men who had just emerged from barbarism. Contributions were given as God gave the power. The cocoa-tree, of which Herbert speaks as

> "Clothing, meat and trencher, drink and can,
> Boat, cable, sail, and needle, all in one."

was a prolific source of their wealth, and from the produce of that tree, the South Sea converts sent, in a single year, nearly two thousand pounds, exclusive of

other productions, to aid in spreading the gospel in heathen countries. These men, so lately ferocious and degraded, had learned to act upon the maxim, "Freely ye have received, freely give," and wherever the love of Christ is allowed free scope in the heart, similar results will follow.

In the same spirit, accordingly, the Sandwich islanders, after their conversion, gave, in the year 1852, not less than £5000 to supply the means of winning others to Christ. Even they had caught the heavenly spirit, and hastened to devise liberal things. Salvation was everything to them, in as far as they were converts indeed; and their zeal, according to their ability, proves that when the truth is as simply believed, its power is still as great, as when it made Paul the persecutor, a Christian, or Zaccheus the publican, a generous, upright, more than honest man. We thus discover what the world might yet become, did men learn the lesson, that they are stewards, and seek to be faithful in that character both to God and to man. The true gauge of our bounty is love to the Saviour. Let that love be felt, and there will be generosity; but a Christian who does not feel it, is as great a marvel as a Christian without faith would be. The Church will no longer be dishonoured, nor the glory of her Head obscured by the earthliness of man.

But we would next draw attention to a case of liberality, which exemplifies, upon a large scale, nearly all that can be said, either regarding the principle or the practice of giving.

Allusion has repeatedly been made to the gradual

improvement which has taken place in our age regarding responsibility to God for the use of money, and the consequent enlargement of men's bounty. The case to which we now refer, remarkably illustrates that change; it shews what may be anticipated when men return to their duty to God as his almoners or stewards. When Professor Franke at Halle, and Whitfield in our own country, were erecting their asylums for orphans, many signal marks of men's liberality were elicited, and many proofs were given that God cares indeed for the poor—it was plain that when He has a work to do, he ever finds both the agents and the means. But even these remarkable cases find more than a parallel in that of the Orphan Institution at Bristol, which was founded and conducted by the unwavering zeal of a simple-minded German—George F. Müller. It is more than twenty years since this earnest and devoted philanthropist began his labours among neglected orphans, and his Institution, which was conducted at first in a hired house, has grown and expanded till one thousand of the fatherless and motherless are now sheltered within its walls. He thought that he had reached a large number when he had somewhat more than one hundred. He then aimed at three hundred, and, for a time, deemed that his maximum. But Christian faith and love are ever growing, and this intrepid man's faith has grown, till his enlarged Institution now contains the number which has been named.

But besides the Orphan House, Mr Müller extends help to man in various ways. He assists day-schools,

Sunday-schools, and adult-schools—all conducted, he says, upon scriptural principles, without sectarianism, and also without compromise. His teachers he regards as all believers, and therefore working, like himself, in faith, while all the expenses connected with these labours and that extensive moral apparatus, are raised by Mr Müller. Farther, he assists poor parents to send their children to other schools when taught upon Christian principles, and many thousands of boys and girls who might otherwise have been neglected, have thus received a religious training. Moreover, this philanthropist circulates the Word of God in very considerable numbers. He sends abroad tracts, by every available channel. He assists missionaries in various parts of the world—in Europe, in Asia, and America. In short, the numerous agencies employed form centres of influence for good, and radiate light and blessings manifold to the east and the west, the north and the south.

And in supporting these extensive agencies, how is Mr Müller upheld? Whence are the funds derived? A foreigner, and engaged in pursuits far different from those which engross our busy land, how is he provided with the means of doing so much? It may be said in reply, that, literally, silver and gold he has none, but as he walks by faith, and trusts in God, he is not put to shame. In a way which ranks among the most marvellous, perhaps, in all the world's history, he is enabled to diffuse the knowledge of God's truth at home and abroad—to shed light upon the darkness, or comfort on the sorrows of the suffering sons of men. In lodging,

clothing instructing, and every way caring for the body, the mind, and the soul of thousands of orphans, Mr Müller says he has drawn only on the exhaustless treasures of God. His buildings, his teachers, his overseers, have all been thus provided for, yet religiously does this benefactor abstain from asking a single contribution from man. He has lived a life of instant prayer—and, according to his narratives, God has liberally supplied his wants. His faith *has* been tried, and at times the strain which it had to bear has been very considerable —but still it triumphed. Difficulties have melted away. Means have been provided, and Mr Müller's own wants, as well as the demands of his large and ever-growing Institutions, have all been met. From day to day, from month to month, and from year to year, for nearly a quarter of a century, has this work been in progress ; and the man who never asked a gift from a fellow-mortal, but who never ceased asking from his God, says that he has had all and abounded. In 1851, he could not merely say, that he had disbursed £50,000, and that his annual expenses then amounted to about £6000, but could add that he had never been left without provision for the day. All was forthcoming, he says, " without applying to any one single individual personally for anything, but only giving himself to prayer to God." His buildings cost him prior to 1850, not less than £15,784 ; but as it was required, money flowed in, and he could thus record his experience, " This very day the Lord has given me a most glorious proof that he delights in our having large expectations from Him. . . . I received this evening £3000,

being the largest donation which I have had as yet. I have had very many donations of £100 and £200, several of £300, one of £400, several of £500, some from £600 to £900, four of £1000, two of £2000, and one of £3000." But in truth, this liberality has almost become a habit; like everything else, it appears to be directed by great general laws: and the heart of this friend of the wretched has been made glad by the discovery that the silver and the gold are verily the Lord's. Faith has been to him, without any figure, the substance of things hoped for.

But it may be profitable to glance at some detailed specimens of the liberality which has been directed towards the Orphanage at Bristol, and its affiliated Institutions. It ranges from sums of a penny up to a gift of £5700; and the following sentences will shew how the contributions came. Waiving all reference to the yearly and other donations of a similar kind, we read, "The Lord has again proved to me how willing he is to act according to my faith, for there was given to me this morning £887 : 0 : 0 . . . . ." "This afternoon I received a letter containing a cheque for £50." "This evening I received a fifty pound note." "I received this morning anonymously, £50." "To-day the Lord has helped still more abundantly: I have received a donation of £1000." "I received this evening £600." "I received this morning £160." "There came this morning £117 : 2 : 7." "I received this morning a donation of £200." "A brother in the Lord came to me this morning, and after a few minutes' conversation, gave me

£2000." So early as 1850, this zealous man could say, "Since March 5. 1834, ... I have received above £44,000 altogether; and so has the Lord enlarged the work and helped me that, ... during this period, I have not, in any one instance, had to meet a payment without being previously provided by the Lord with means for it."

Perhaps we need not proceed, yet the subject is very attractive. Mr Müller says, "Our means for tracts began to be reduced, when I received this morning £200." "I received £100 to be used as might be most needed." "To-day I received £50." "Received £150." "Received £50 for Missions." "£170 came in to-day." "Received . . . . . another donation of £110." "Received again £190." "To-day I received a registered letter . . . . . containing £400." "Received from a new donor, £200." "To-day I have again received £200." "To-day I received again £200." "This evening I received £3000." "On May 26. 1854, I had actually in hand £17,816 : 19 : 5½ for the intended Orphan House."* "On this day received from several Christian friends, the promise of £5700."

—But extracts like most of those now given might be supplied in hundreds. By the resistless power of prayer, this man found access to Him who holds the hearts of all in his hand, and the promise was fulfilled to the letter —"There is no want to them that fear God." And some portions of his diary, as they are read by the eye of faith, seem radiant with the very light of heaven.

* This refers to an enlargement, which has now been carried into effect.

For example, "Received the offer from a pious chimney-sweeper in Bristol, that he would sweep all the chimneys of the Orphan House gratuitously! The same offer has since been received from another." Withal, the personal wants of this benevolent man have been liberally supplied. He had no fixed salary—he made no provision for the future at all—his life was literally an embodiment of the truth—"Give us this day our daily bread;" and it was given, for those who felt that they were stewards, did not forget him. After referring to a donation of £50 for himself, he says—"I cannot help calling upon the Christian reader to observe how richly the Lord supplies my personal necessities. It is now twenty years since I had any regular salary, or any stated income whatever. Twenty years ago I began to rely upon the living God alone, ... and all these many years I have never once been allowed to regret this step, nor has the Lord at any time failed me. Sometimes, indeed, I have known what it is to be poor, but, for the most part, I have abounded." It is thus that a table has been spread for him in the wilderness—thus that his cup runs over—and thus that he has learned that hardest of lessons—to live one day at a time.

Now, all this sheds a flood of light upon the great principle of giving. From these things we learn that men in hundreds throughout the land, are somewhat alive to their stewardship. Nay, the history of the orphanage at Bristol, in its rise, its progress, and present state, presents to us a galaxy of those who put the Lord first, who honour him with their substance, and who rebuke

a selfish world by crowning him Lord of all. We see what will be the case when, by the blessing of God, such things will not be the exception but the rule; when we shall stand amazed, not at the gift of £100 or £200, of £1000 or of £5000, but rather when we see any man so devoid of principle, so lost to all sense of honesty between the creature and his God, as to hoard and amass instead of freely giving as we have freely received.

But the following citation will supersede all remark, while it embodies a lofty principle. Mr Müller says, "Received a fifty pound note with these words: 'I send you herewith a fifty pound note, half for the missions, half for the orphans, unless you are in any personal need; if so, take £5 for yourself. This will be the last large sum I shall be able to transmit to you. Almost all the rest is already *out at interest.*' . . . The writer sold some time since, his only earthly possession, and sent me at different times since, sums of £120, of £100, of £55, of £50, and of £20, for the work of the Lord in my hands. When he says, therefore, 'the rest is already out *at interest,*' he means that he has given it away for the Lord, which indeed both for time and eternity, is the very best way of using the means with which the Lord has been pleased to intrust us, in so far as, considering in the fear of God all our various claims and duties and relationships, we may do so. . . . . I cannot but add to this extract from my journal under Aug. 30. 1849, that since that time, I have received another donation of £60 from the above donor. He used for God the means with which He was pleased to intrust him, and, contrary to this brother's

expectation, the above £50 was not the last large donation ; for it pleased God, soon after to intrust him with another sum, which the donor has again begun to distribute. This did not at all surprise me ; for it is the Lord's order that, in whatever way He is pleased to make us His stewards, whether as to temporal or spiritual things, if we are indeed acting as *stewards* and not as *owners,* He will make us stewards over *more.*"

Such, then, are some specimens of the doings of men who felt that they were stewards, and whose hearts the Lord had opened, nor would it be difficult to prolong the list, though multitudes of the liberal are known only to Him who sees in secret, and will reward men openly. —On one occasion, twenty thousand pounds were needed for a great Christian object, and about twenty friends of that cause forthwith contributed one and twenty thousand. For another purpose, seven thousand pounds were required ; a few men who favoured the object were assembled, and four of them instantly supplied three thousand five hundred pounds. Another Christian enterprise was in straits. One thousand pounds would have set it free from immediate pressure, and a generous friend gave fifteen hundred. Another friend, on another occasion, gave one thousand pounds for a similar purpose. In the same spirit, and on yet another occasion, three friends gave eight hundred pounds to help forward the cause of Christ at a crisis—but we need not proceed. It is to be joyfully acknowledged that a large-hearted liberality is not all on the world's side for worldly objects. True ; the faithful stewards are comparatively few, and the

abuse of money immeasurably transcends its use; but such cases as have been quoted embody both encouragement and a rebuke. They encourage, because their number is slowly increasing; they rebuke, because by contrast, they proclaim how many embezzle, or misappropriate what rightfully belongs to the Sovereign Lord of all, and what, if employed in faith, would lead the world onward to a new and a brighter day. One certain method of speeding on the improvement, is for Christians to ascertain their true position as stewards, and uprightly to act in that character—to ask of their Lord, What wouldst thou have me to do with what is Thine not mine? and resolutely to do according to the answer. Never will the world be shamed out of its worldliness, while so many thousands in the Church are not ashamed to copy the world's example, and hoard even to the last and the uttermost.

CHAPTER X.

EXAMPLES IN GIVING—THE WRONG.

"The vile person shall no more be called liberal, nor the churl said to be bountiful."—ISA. xxxii. 5.

Avarice exemplified—The Miser—Rembrandt—John Elwes—Prodigality exemplified—The Spendthrift—William Beckford—Covetousness rife even in the Church—Fraud, and its results—Exportation.

It is possible to employ poison in such a way as to render it conducive to health; it cures instead of killing. In like manner, some have learned, as we have already seen, the sacred alchemy of transmuting money into the means of promoting the highest good. We are now to turn, however, from the generous to the niggardly and lucre-loving, or from those who find their centre in God, to those who seek it in the creature—who fear not God neither regard man in disposing of their riches—all is wild prodigality upon the one hand, or tenacious grasping upon the other.

There have been men who set their hearts upon an ideal sum, and who pressed forward to acquire it, with the energy of all their power. The glittering heap, as the pole-star of their souls, was constantly in view, to stimulate their ardour, or check every movement of

generosity. A hundred thousand pounds formed the golden goal of one such man, and he amassed at length all that his early manhood had coveted. He then retired to enjoy it, but palsy laid its arrest upon him, and dotage and decay speedily followed. While he gazed upon his gourd it withered, so that his hoards did little more for him than purchase a shroud, and over such men, a believer must lament with "the devotion of silence and tears." As there is a peculiar disease which causes men to transpose the names of things—night is morning—light is darkness, and the reverse; that disease, morally, reigns among the victims of greed.

Another devotee to wealth had amassed £200,000 by habits so penurious and base, that we might blush even to name them. But when he died, his heaped-up hoards were speedily scattered to the winds by his heirs, and that man's epitaph might have "said to every one that he was a fool." And surely of all spectacles, that is one of the saddest—an aged man thus grasping his riches like one infatuated, or dying wretched like the Hindu devotee under the wheels of his idol car. For that old man, the attractions which God has thrown around earth are gone—there is neither beauty to the eye, nor music to the ear, and the Scriptures are more than fulfilled in him—not merely does "he that is greedy of gain trouble his own house;" he is a burden and a weariness to himself, as well as to all about him.

But we may gather illustrations of the power of this passion in every field of human pursuit.—The fine Arts are commonly supposed to expand, refine, and elevate the

soul of man, and it would not be easy even to epitomize the sentiments on that point which are commonplaced among the superficial. In spite of a grossness which is revolting, apparent in the lives of many artists, men still suppose that Art, by itself, can elevate, purify, and humanize. What, then, has it accomplished? Rembrandt stands at the head of a school of painters, which he himself created. The grandeur and the pathos, the simplicity and the power of some of his compositions, as well as his perfect colouring, are known to all; and did that pre-eminence liberalise, elevate, and refine his spirit? Nay, we know that he was coarse even to rudeness, and at the very time that his paintings were awakening joy in many whose sensibility was exquisite, he was himself unsubdued by the beauties which his pencil evoked. But it is more to our purpose to observe that Rembrandt was a grovelling, grasping miser. If he did not accumulate money merely for its own sake, he did so greedily for his own gratification. The expedients to which he resorted to secure what he loved so well were often degrading, and, as often happens, his passion proved his ruin. He amassed with great painstaking what melted all away at last, so that the great Dutch painter, with all his powers, and all his treasures, ranks among the poor indeed. "He amassed a large fortune;" "but his habits were low, and his avarice insatiable, so that he lived like a beggar, and descended to the meanest tricks to increase his hoard."—It is not by heaps of riches—it is not by the surface-dressing which the Arts impart—it is not by any mortal device

that man's fevered soul can reach the equilibrium of rest. It rests only in God.

But a glance at the life of the prince of misers, John Elwes, or Meggot, will embody all that need be said upon this subject.—It is enough to make one hide his head, ashamed of his kind, to notice how the noblest powers of man are vitiated, degraded, or almost interred by the love of money. The judgment is warped. Reason becomes the dupe of a transparent sophistry—as if wealth were happiness. The affections are deadened, and the conscience, supreme though its office be, is seared or dethroned. Never was this more fully realised than in the case of Elwes. He inherited the sum of £250,000 from his uncle, and had nearly as much of his own, prior to that bequest. Now, with half a million thus at command, that man might have proved a blessing to thousands—he might have acted like a well or a stream in the desert, diffusing gladness around him. Souls might have been rescued by his means from the second death ; and the history of man, which is written so often in blood, might have been by some shades or degrees less dark. But instead of that, Elwes hoarded and amassed, disowning the Great Proprietor, and practically adoring no god but gold. He verified, in short, an hundred texts, and among others this, "He that loveth silver shall not be satisfied with silver."

For, when God was set aside, could half a million sterling make Elwes happy? On the contrary, he was so degraded by his idolatry as to adopt the most shameless means to acquire one of our smallest coins. Like

the most wretched anchorite whom superstition ever goaded, this miser declined all the present comforts which wealth might have commanded, lest he should starve at some future period. Amid uncounted riches, he scarce could eat a crust, lest the mass should be diminished, and Butler's sarcastic definitions of a miser were all true of Elwes.* Such a man "is like the sea that is said to be richer than the land, but it is not able to make any use of it all." "He gathers wealth to no purpose but to satisfy his avarice, which has no end; and afflicts himself to possess that which he is, of all men, the most incapable of ever obtaining. His treasure is in his hands in the same condition as if it were buried under ground, and watched by an evil spirit." He was, in truth, more abject than the waif who gathers a subsistence from the kennel, and was literally one of those who

"Run mad,
Groan under gold, yet weep for want of bread."

Without fuel, without food, almost without a home, he was poor and miserable though pillowed upon wealth. It was torture to him to interfere with any fraction of his treasures, so that he felt too surely that "a crown of gold upon the head will not keep it from aching; a sceptre in the hand will not cure the palsy; Herod's riches and glory could not kill a worm."† Accordingly, when Elwes had amassed about a million, he was still as wretched as the most friendless of men. What he

* S. Butler's *Remains*, Vol. II.
† Rev. Sydrach Simpson on *Covetousness*.

had acquired by grovelling it cost him many a pang to keep, and yet more to surrender. "His desires," like those of the miser whom Butler describes,* "were like the bottomless pit, . . . for the one is as soon filled as the other;" "that which has power to open all locks, was not able to set itself at liberty," and Elwes in that spirit sometimes started wildly from his sleep as if roused by robbers, exclaiming, "My money! you shall not have my money." A short time before his death, he was known to wander raving through his house, because he had forgotten where he had concealed some fractional sum: it was the ancient wail repeated, "Ye have taken away my gods, . . . and what have I more?" After conduct the most grovelling, Elwes died in wretchedness, unfriended and unpitied, a proverb for avarice, and a paragon of misery. With his own hand he filled the vials of woe to the brim; he was an abject who had no ties, no relations, no sympathies, no god but his money, and we seem to see in his case the most signal verification of the words—"For the iniquity of his covetousness I was wroth, and I smote him."†

This comes, then, of making wealth our idol: this is the result of dethroning the living One, and putting

* See his *Remains*, Vol. II.

† Instances of the misery encountered by the gold-hunters in Australia have already been quoted. The following is from "*The Homicide Calendar*" of California. There were murdered there during the current year as follows:—

Jan.	Feb.	Mar.	April	May	June	July	Total.
35	57	28	32	47	20	103	322

During the same seven months, the sheriff hanged 2 men, and the mob 25.

Mammon in his place. Elwes possessed at least a million sterling, yet he could protest that he had not more than a very pittance in the world. Loving money for its own sake, and unable to enjoy any object around him lest it should cost him something, he forfeited for his wealth both the happiness of earth, and the blessedness of heaven. He lived in beggary that he might die in wealth: he shewed how true it is that misers are the greatest spendthrifts—spendthrifts of happiness, of hope, and every rational joy; by their folly, their very existence is exposed to a life-long menace. The chief good, and the chief end for which Elwes suffered, rather than lived, prove how possible it is for man to "dig gold from one mine only to bury it in another."

True, God may at last set free such coffered thousands. He may make the miser only

> "A backward steward for the poor;
> This year, a reservoir to keep and spare;
> The next, a fountain sporting through his heir;"

—but the saddest degradation is not worse than such employment, and man thus given up to the idolatry of money, is man in one of his most abject forms.* It is reason outraged; it is conscience seared; it is infamy entailed; it is the whole man made wretched—seeing that to enrich his heir, he starves himself. In brief, the case of Elwes gathers into itself all that can be said

* "Such a one's condition places him in the very highway to damnation, while it surrounds and besets him with all those allurements which are apt to beguile and ruin souls."—*Dr South.*

of human wretchedness. A preacher more remarkable for wit than soundness described him when he said of such a man, "He is a pest and a monster, greedier than the sea and more barren than the shore, a scandal to religion, and an exception from common humanity, and upon no other account fit to live in this world, but to be made an example of God's justice in the next."* But Elwes welcomed the scorn and reprobation of his age, nay, he welcomed even starvation, that he might senselessly gloat over the wealth which that starvation spared. "There is an evil which I have seen under the sun, and it is common among men: A man to whom God hath given riches, wealth, and honour, so that he wanteth nothing for his soul of all that he desireth, yet God giveth him not power to eat thereof, but a stranger eateth it: this is vanity, and it is an evil disease."—The world was once ruined by the fruit of the apple tree; myriads perish by that of the vine, and more than can be counted by the earth's produce—gold.

But avarice and prodigality are nearly allied, although they appear to be opposed. There are some who abuse the gifts of God by squandering, as much as others do by hoarding. Let us now contemplate, then, a case of prodigality, a vice which Dr South describes as "the devil's steward and purse-bearer."

William Beckford, when ten years of age, was left an inheritance said to have been valued at £100,000 *per annum*. During his minority his treasures accumulated to a large extent, and he was the owner of at least a

* South's *Sermons on Covetousness*.

million sterling, when he was twenty-one. For some mysterious purpose that youth was made the possessor of such a Potosi or Golconda.

Here, then, is another steward to an extent which we can scarcely compute. Had that man taken the word of God for his guide, and the glory of God for his aim, we need not try to tell how blessed, or how blessing, he might have been.

But "the prosperity of the fool destroys him," and that truth was fulfilled to the letter in Beckford. The misguided youth hurried away to a foreign land; he built a gorgeous palace there, which he soon left in disgust to ruin and decay; and otherwise squandered his treasures with more than Oriental profusion. The gross tastes of the epicure were indulged with a costliness which rivalled the bloated royalty of imperial Rome. It was thus laboriously that Beckford stored up materials for repentance, and by abusing the gifts, provoked the displeasure, of the Holy One, the Giver.

All this, however, was only the beginning of his folly. His father had erected a mansion at Fonthill, which is said to have cost £263,000, but the son disliked the structure, and demolished it, to make room for another which should excel all that architecture had yet achieved in our island. Night and day did men toil at the fabric, for the poor proprietor of uncounted wealth appeared to live and move only for the erection of his unrivalled towers, and when they were completed, all that was gorgeous or exquisite in taste was collected to furnish and adorn the pile. Its contents were valued at more

than a million sterling, and Nebuchadnezzar never gazed more proudly upon "Great Babylon which he had built" than Beckford did upon Fonthill Abbey. Nor was he unfit to enjoy such scenes. As an author, his books are deemed brilliant, and are loudly praised. His taste was exquisite, and he loved all various knowledge, from the Christian system, *as a system*, down to the bagatelle of an hour. His Abbey, however, was his glory, and, we must add, it became his shame.

For the vision vanished. Beckford was ruined. His wealth took wings and flew away. Like Chaldea of old, "he had coveted an evil covetousness to his house, that he might set his nest on high, and be delivered from the power of evil;" but he only sowed the wind; he discovered how true it is that

"He builds too low who builds beneath the skies;"

and wealth became really as valueless to Beckford as to Robinson Crusoe upon his desert island. His princely halls were deserted—he had squandered a million of gold, but we do not find that God and his cause had received even a pittance of it all.* The result was flight and seclusion. His creditors drove him from his home—his treasures of art and ornament were seized and sold, while he hastened to hide his head in obscurity—furnishing another example of that wretchedness which

* It is the same everywhere. Of the Australian goldseekers, Westgarth says, "Large sums were squandered in public houses, which increased and throve apace, spreading in their effects a proportionate darkness over the social aspect. Whole weeks and months of hard-earned gold, by ounces and even pounds-weight at a time, disappeared at these haunts . . . . . during successive days of intoxication."—*Victoria*, p. 346.

haunts the man who puts himself in the place of God. Beckford might have been a benefactor to thousands—he was a woe, at least to himself.

It does not appear that he ever consulted his God in the use of his stores, till near the close of his very long career. He boasted of his power to penetrate the hearts and souls of others, but lived a stranger to his own; and the vapidities of Deism, re-inforced by his own iron will and self-reliant nature, were long his only stay. All that his best friends could say of his religion was, to refer us to the poetic invocation of a "Sacred Beam," or an "Eternal Power!" First prodigal of God's gifts, and that because ignorant of God and his Christ,—behold, in brief, the history of not a few who squander what should have been used for God. "This sore travail hath He given to the sons of men;" and we need not add, how different is all this from the Christian merchant who said, amid treasures increasing to his heart's content, "Thou hast given me riches, but they are not mine: thou hast entrusted me with much, but to thee I am accountable for all. I have consecrated, and am daily consecrating, my all to thee, whose it is."—William Jay wrought as a mason at Fonthill Abbey before he became a preacher of the gospel; and which was the nobler spirit—that ruddy, stripling labourer, with God's love in his soul, or that millionaire, with God practically disowned? That devoted minister of Christ, or the man who was the owner of uncounted wealth, and yet knew not that he was "poor, and wretched, and miserable, and blind, and naked?"

But, startling as are the effects which we have seen are sure to follow the idolatry of wealth, it should be noticed that covetousness is a sin which can be indulged even in the Church of Christ, and yet escape all challenge there. It requires great secrecy and skill to be licentious and yet preserve a Christian exterior. Profanity, dishonesty, and other sins against society "go before men," or require a cloister and a cloak to conceal them, and at those who commit such things the finger of scorn is sooner or later pointed. But the world and the things of the world may be loved; riches, in thousands, may be amassed; no generous deed may ever be done; the gospel of the grace of God may be unfriended, even with a pittance; the door of mercy may be practically closed against man; in short, close-handed covetousness may reign supreme, and yet those who act in that spirit may take their place among the very people of God. They recognise neither the real nature, the moral purposes, nor the responsibility of wealth, for thousands in the Church are in a deep sleep upon these points. The sin of covetousness is utterly unfelt, nay, while other sins incur disgrace, this often brings honour and applause to the men who profess to follow Christ, yet starve his cause. Man's idolatry of gold makes him tolerant towards the worshippers of Mammon, and the Church is in consequence encumbered with some who can resist the authority of God, or continue unmoved alike by the love, the example, and the authority of Jesus. Into such hearts, scarcely even grace can enter, and He who

stands at the door and knocks may knock on—there is no admission for Him.

Now if this be not another fall, it is surely a mournful continuation of the first. O, what a revolution would be wrought in the churches, were the devotees of Mammon removed, were the love of the Saviour paramount, or the claims of his cause recognised, as an upright profession of his truth demands! Men like Elwes in hoarding, or Beckford in squandering, would then become like Job—eyes to the blind, and feet to the lame, and blessings to all. They would be kings and priests unto God, instead of acting like the self-immolating votaries of Mammon.—There might be extravagance in the impassioned language of Jay, but there was truth in the sentiment, when he exclaimed, "Avarice! avarice is the monsoon, the devil's trade-wind, from the Church into hell."

But the desolating effects of surrendering ourselves to the control of the money passion, even in the Church of God, multiply on every side. Reference has just been made first to a proverbial miser, and next to a reckless spendthrift; and allusion might now be made to the havoc wrought in other spheres. Men who had stood high in society, who wore titles of honour, and were deemed the safe custodiers of wealth counted by hundreds of thousands, have been obliged to stand as felons at the bar of outraged law. They have met a felon's doom, in dreary years of penal servitude, because confidence was abused, and trust was violated. To pamper pride, ambition, and the love of show,

the entrusted property of others had been feloniously squandered, gambled away, or misemployed, and in some such cases, the sacred plea of religion has actually been set up as a ground of exemption from punishment. Because religious societies were patronized, because their funds were received in deposit, and a name to live thus maintained, some have attempted by these means to baffle law, as they had previously outraged justice. Vice is expensive, but it has many cloaks, and countless ways of pandering to passion—why should religion not be prostituted to that purpose? And it has been so.

But the day of retribution came, and Justice on the bench has been compelled, although amid deep emotion, to pronounce the sentence which such ignominious conduct demanded. Crime had followed crime, to bolster up a tottering credit, and prolong a sad deception. When the pressure for money arose, felony was committed rather than descend from the "pride of place," and the disclosure of such guile has blazoned abroad both the hollowness of commercial morality, and the wretchedness which always haunts the steps of the man who makes haste to be rich. While weeping Justice proclaims that a more serious offence can hardly be imagined in a great commercial community, and that the punishment needs to be commensurate with the magnitude of the crime, Religion droops because her sacred name has been profaned in such a cause, for offences which were judicially pronounced to be "lamentable," "grievous," and "disgraceful," have been gilded over or concealed by that fair name.

And yet, while men, thus entangled in the meshes which the love of money spreads, were living in unprincipled extravagance at the expense of their dupes, and revelling in luxuries purchased by money feloniously obtained, they were after all just proving the falsehood of their religion—the sincerity of their hypocrisy, or the success of their self-deception. The sarcasm might be true, that while they subsisted on wholesale plunder, they assumed to be pious far beyond their neighbours, the presiding and directing spirits at every meeting for religious or charitable purposes. But all this only renders more clear the knavery to which men who were once honourable and upright may descend, when they surrender themselves to the power of money—the real sovereign of many souls, and while the mind of this empire expresses the conviction that from extravagance to fraud, from fraud to theft, from theft to transportation, is a law of progression, it at the same time comments on the truth of God, which declares that "he who makes haste to be rich shall not be innocent." All this fraud and felony, this disgrace and misery, this beggary of the widow and the orphan, this wholesale knavery, would be prevented did men trust less to mercantile honour—a gossamer thread wherewith to bind a lion—and more to the simple truth of God, which condemns alike the miser, the spendthrift, and the pharisaic felon.*

— When we look around us upon life, the sights of woe which meet us on every side are often such as seem to

* See *ante*, p. 129.

forbid us ever to smile. There is the little one wailing out its spirit, and hastening to die almost as soon as it began to live. There is the man of vigour laid low amid his strength, and his home made one of anguish. There are widowhood, and orphanage, and sorrow crowding upon sorrow. There is genius prostituted, and trained to pander to the vilest passions. There is hypocrisy mimicking religion, and superstition seeking to extirpate truth. But none of these can occasion a deeper sadness to the man who knows the claims of God, than the widespread conspiracy which is formed against Him. Avarice and prodigality, youth and age, the high and the low, the learned and the ignorant, the living and the dying, all alike join in that conspiracy, till grace "makes them to differ." The most that they will do is to treat the cause of God as men treat an obtrusive pauper, to whom they throw a pittance not so much to relieve his want, as to free themselves from his importunity. In the soul which the Spirit is teaching, benevolence should be like a well of water springing up to everlasting life. In the souls of worldly men, even benevolence is earthly—it is the dried mummy, not the living man.

CHAPTER XI.

"MY WILL."

"He shall lean upon his house, but it shall not stand; he shall hold it fast, but it shall not endure."—JOB viii. 15.

The Safety-valve—Two views of Wills—Heirs bribed to rejoice—Examples—Squandering by Heirs—Maxims in making Wills—"Mammon" quoted—Distribution one law—Hoarding another—Appeal to Christians—Cowper—Lord Bacon—The Reign of Death—May I diminish my Capital?

THE last will of some among the wealthy forms a kind of safety-valve for the escape of uneasy feelings regarding the use of property. With the Bible in their hand, and the love of Christ depicted there, men cannot quietly live and die without some sense of responsibility on the subject. On the other hand, many are not disposed to yield *yet* to the full influence of that love, and a will is not seldom the method adopted to escape from the sense of present duty. Some, however, delay, not from the motive now mentioned, but solely from the want of decision, or of a clear perception of what is due to survivors. A duty which is confessed to be binding is thus often deferred from day to day, till death at once terminates the procrastination, and either destines the property of the departed to litigation, or

renders it the source of heartburnings and feuds, where peace should ever prevail. Who cannot recal such cases? or recalling them, who does not deplore the results to which they led? Families have been divided, and widows left in double anguish, all because men do not sufficiently feel their obligation to arrange their worldly affairs. Thorns, moreover, have been planted in the pillow of many a death-bed, and the last struggle has been rendered more painful both to the sufferer and to those who loved him, by duty neglected, and dispeace and trouble entailed. Of no earthly duty is it more certain that the present day is the accepted time, and it is obvious unwisdom to neglect it.

But upon this subject two suggestions occur—

First, as to the tendency of some to delay disposing of their property till they can no longer retain it, every one may see that this is consistent with an avarice as grasping as that of John Elwes the miser, while it seems a misnomer to call that a will, which is postponed till, in one respect at least, the testator has no will in the matter. To keep all that I possess till death is about to wring it from my grasp, seems tantamount to declaring that I will contest the title of the Supreme Proprietor, or disregard his purposes till my last breath, and when wealth is thus

> "Hugged by the old,
> To the very verge of the churchyard mould,"

that is proof enough that God's will is not supreme. The poor are still sent empty away; the cause of humanity, the spreading of the truth, and the great

work for which the Saviour died, are all neglected, that the covetous man may continue covetous still, even till death shall have done its work upon him. Responsibility is thus devolved upon posterity, and not a few unconsciously bribe their heirs to rejoice when they die. "All that the miser has gotten together with perpetual pains and industry is not wealth, but a collection which he intends to keep by him more for his own diversion than any other use. . . . He makes no conscience of anything but parting with his money, which is no better than a separation of soul and body to him."*

We have already referred to cases which shew how different is the conduct of many of God's stewards. One man is known who began life in comparative poverty, but as his God "gave him power to get wealth," he gave away not less than nine thousand pounds to the cause of humanity and of truth. He knew that a dead man's bounty is seldom highly prized, for it would have been no bounty at all had the dead been able to prevent it. He acted like Sir Isaac Newton, whose charities his biographer describes as unbounded, and who was wont to say, that "They who give nothing till they die never give at all." He felt that it would have been grossly inconsistent to starve the poor while he lived, only that he might feed them more plentifully when he died, and remembered how poetry combines with revelation to warn us when it tells of

"Dying rich:
Guilt's blunder, and the loudest laugh of hell."

* Butler's *Remains*, Vol. II.

That man accordingly determined to be his own executor; he gave munificently, and was blessed both in his getting and his giving. Yet he had made two wills. He felt it to be his duty to prevent all disputes after his death, and once and again took measures for that purpose. When he died, however, nearly all had been disposed of or expended, for he acted like one who knew that he, and not posterity, was responsible to the Great Giver for the use of what he had received.

Now, that example, in some respects, may not be a model. There are many cases in which such a course could not be pursued; but it may well correct or reprove the conduct of those who continue to hoard or to grasp till the last enemy accomplishes what neither the love of the Saviour nor the miseries of man could effect. How unlike is such a case to that of the man who said—"By the grace of God . . . . . I have been enabled to give more than forty thousand dollars. How good the Lord has been to me!" or how different from the spirit of another who dispensed his entire income, and said—"I could not feel happy to spend the money on myself, when so much is to be done for the needy and the perishing. I find it one of my greatest trials that I can do no more for the heathen."*

And it reflects still more light upon this subject to notice that money penuriously amassed, and then disposed of by will, has often been prodigally squandered, or worse. In some remarkable cases, it has even been

* For some remarkable illustrations of this spirit, see a volume entitled, *The Lord's Dealings with George Müller.*

perverted to uphold and extend a dark superstition which the avaricious hoarder had hated while alive. The verdict of Lord Bacon is thus proved to be sound—"Great riches left to an heir are a lure to all the birds of prey round about to fly to, unless that heir be well established in years and judgment;" and could we trace the course of such wealth through its rapid exhaustion by the prodigal children of the wealthy dead, it would often be found that a solemn mockery was offered to all the convictions and habits of the living.—We know little of the blessedness of the righteous hereafter, for "it doth not yet appear what we shall be;" but we do know that our joys must be deepened for ever, by the recollection of what grace had done for us on earth. Now make the supposition that some of those who have thus hoarded till they dropped into the grave, "who deify the dirt matured to gold," were received into glory—what would be the effect of their retrospect? Would it enhance their joy to remember how they treasured up all that they could, and refused till their last breath to consult the pleasure of their Lord, or advance his glory by upholding his cause? Nay, more—would it add to their joy to see what they had amassed, squandered by a gamester, wasted by a profligate, and spreading ruin like a malaria all around it? Would it not *then* at least appear that by neglecting the will of God, men had outraged reason and self-love, as well as revelation? that they had lived to little purpose but "to plough the ocean and to reap dispair?"

But the second aspect in which a will may be viewed,

relates to the sums which it may allot to the Lord's cause, even when the deed is timeously executed. "We shall be bountiful when we die," is the opiate which some administer to conscience. A life of avarice is to be vindicated by a death of generosity; and to what does that generosity amount?

Often only to the bequest of a fraction or a pittance to God and his cause. Even death cannot triumph over selfishness—it is perpetuated by one of the most solemn acts which man can perform, next to the act of dying. The judgment-day and the great white throne awaken no feeling of responsibility. The scheme of love which brought the Redeemer from heaven to his cross may have received the testator's countenance while he lived, but now that death has laid its arrest upon his plans, the mere offals of his estate are all that is offered to the cause of God; and surely, though the myth-fancies of Strauss were truth itself, the word of God could not be more disregarded in the disposal of money. There is wealth, perhaps in thousands, to perpetuate the name of the testator, but the name of Jesus may remain unknown to millions, unless some fragmentary bequest could spread it, for while the will of many begins with the words—"In the name of God," just after that solemn exordium, sums the most pitiful are devoted to his glory. One has pointedly said, "In discharging your testamentary duties, you naturally remember those persons and objects which hold the dearest place in your affections. Your Supreme Friend is Christ, and yet that he should be put off with an insulting pittance is your *will*.

"You make your testamentary arrangements in the prospect of leaving what you properly designate a world of misery; much more of your property might be left to the alleviation of that misery, but that it should not be so appropriated is your *will*. You make those arrangements in the prospect of being received into perfect blessedness: you entertain the hope that while survivors are inspecting, for the first time, the distribution which you have made of your property, your emancipated spirit will be enjoying the happiness of the just made perfect; but that next to none of that happiness shall arise from the right employment of that property, is your *will*. This robbing of the Christian cause, remember, is your *will*. . . . ."*

Now, the significance of all these things, is that man should distribute while he lives, that he may not be disgraced or forgotten when he dies. It is surely more pleasant to go to our estate which has been sent on before us, than to leave it behind us here. "Defer not charities till death," said one of whom covetousness at last made a victim, "for if a man weigh it rightly, he that does so is rather liberal of another man's than of his own," and regarding such testators it has been quaintly said, "They are like the fat hog, which is good for nothing till he comes to the knife—like the poor man's box, which yields no money till broken up—like trees which let fall none of their fruit till violently shaken."†

* *Mammon*, p. 214.

† Trapp *on Almes*. Yet are there some cases in which hoarding during life is made promotive of good after death. An instance occurs in the

Distribution, then, is the law of God's world, while hoarding is the law of selfishness as God's rival. Self-denial is the law of the Christian, as it was of his Lord, and that grace underlies the whole system of the gospel. If the miseries of man are ever to be soothed, or the Church of God triumphant here below, we must rise up and walk in that region where the self-denying Saviour walked; and only when we imitate his example are we indeed fulfilling the chief end of man, or the new law of love.—If the rosebud continue folded too long, it corrupts —a worm wastes all its beauty. It is when

> "Leaf after leaf, its blossom rich and fair,
> Breathes freely its perfumes throughout the ambient air,"

that the rose is the rose indeed; and we need not deduce the analogy between that and hoarded wealth.

You are a Christian, then—we now address the reader. The gospel has arrested you, won you, guided you to the Saviour. It has poured light into the dark soul, and put hope in the place of presumption or despair. You profess to have discovered that business should be conducted for the Lord—according to his will and for his purposes. You have been led to the fountain opened for sin, and tasted that loving-kindness which is better than life. The curse is rolled away, death is abolished, God himself has become your salvation, and you now possess, in some degree, the promised "righteousness, and peace, and joy in the Holy Ghost."

Now, what will you give to help, by God's blessing,

case of the founder of Owens College at Manchester. He had amassed upwards of £100,000, and bequeathed it for the purpose just mentioned.

to impart similar joys to others? Remember that the most giving man is also the most God-like, for God is ceaselessly bestowing—and then say what offering will you present for Christ upon the one hand, for man upon the other? Is it to be some fraction in your will? Nay, is not your all too little?

By all the blessings of which you now partake, by all the hopes which you now cherish, by all that is happy in your present lot, or bright in your future, you are called upon to propagate such joys. But do you decline? Do you at least delay, till the time shall come when your will shall be opened, after the grave shall have closed upon yourself? Then what is the meaning of that delay?

It means—Let the world continue to groan and travail unaided by me, until I die.

—Let men go down to misery unheeded at least by me, until I die.

—Ignoring the inter-dependence of man with man, it means—Let men occupy their abodes of horrid cruelty without any help from me, at least until I die.

—Let the misery involved in ignorance of a Saviour, continue to press upon men till I die.

—I design to hoard all my treasures, and enjoy all my luxuries, and indulge all my tastes, and retain all that I regard as necessaries or comforts, without making any sacrifice, until I die. I will make no surrender, until I am compelled by death. The money which I have made shall be making more—my trade shall be extended without a limit or a check, I will act as the world does, till death can be no longer repelled.

—I design that none shall know how much I am on the Lord's side, until I die.

—Atoning blood, love unto death, the Saviour's cross, and Jehovah's mercy, all, all shall be fully recognised, but not until I die.

Now, is that the conclusion of a sound mind? Is it such a conclusion as becomes a follower of Christ? Is this "piety with pen and ink" all that you can contribute to the work of preparing for glory, or adorning the doctrine of God our Saviour? O how true are the words of Cotton Mather—"The first-born of all good devices is to be born again!" Till that great revolution be wrought, the heart of man, even with the gospel in his hand, can remain dark to all the pure, and lofty, and genial influences which gather round the cross, and surely that spectacle is as sad as to behold the eyeballs of the blind turning every way for light, yet seeing none, even when the sun is in the sky. For such men there is truth, side by side with terror, in the words—

> "His last solemn act has linked his name with liar,
> And the crime of Ananias is branded on his brow."*

No man ever yet faithfully wrought in the service of God, without also serving himself; and little do men know what they forego by postponing their benefactions till they die. They give up the happiness of helping forward the work of God, and advancing the cause for which the Saviour died. They forfeit the blessings of those who are ready to perish, and the smiles of those

* Martin F. Tupper.

whom their hands could have raised from penury or woe. By selfishness men lose the felicity implied in self-conquest, which the Scriptures declare to be a greater victory than the taking of a city. Cowper depicted such men with precision when he said—

> "They call thee rich; I deem thee poor,
> Since, if thou dar'st not use thy store,
> But sav'st it only for thine heirs,
> The treasure is not thine but theirs;"

and philosophy combines with poetry in condemning such mere posthumous benevolence. Lord Bacon said —and he never spoke more truly—that splendid foundations by will for public uses, are like sacrifices without salt, or but the whited sepulchres of alms which soon putrefy and corrupt. One believing look at the cross would remedy the whole; but for want of that look, the soul is still enslaved, the poor and the perishing are still unheeded, and the second death reigns undisturbed over myriads.

In thus alluding to the disposal of property by will, we have not overlooked the question which many raise —and which bears directly upon this subject—May I at all interfere with my capital, or my permanent investments, while I live? While some distribute freely from their income, and deem their capital sacred, others argue that both should be equally available for advancing the work of God,—and where shall we find the truth in this respect?

Now, whatever may be argued here in regard to the living, it is manifest that they who are preparing to die,

should not plead their investments and entails against the claims of the Great Proprietor, to whom they must speedily give in their account. It were only to assume an indefeasible right, to allege that because what God has entrusted to me is invested, it shall never more be employed for him. For the possessor of ample means tenaciously to retain them all while he lives, and not merely that, but moreover to lock them up from God at death, is manifestly to die with a fraud in our right hand. In truth, capital and produce are both alike to be consecrated to Him. Be that done, and all undue restrictions will be removed. Living or dying, men will dispense abroad, "and draw out their soul to the poor." They will not leave their duty as stewards to be discharged by others, after the grave has closed upon themselves. Like Judge Hale, they will try "so to husband their money, that they may receive it though not in kind, yet by way of exchange, after death." They will remember that that bounty is both the cheapest and the best directed, which is disbursed by the donor's own right hand; and guided by that conviction, they will be careful to escape from the vortex in which millions have been swallowed up, when the poor have been defrauded, and the work of God on earth has been hampered or paralyzed. Men will no longer act like the Wallachian peasant, who is compelled by the dread of his gold-thirsty rulers, to bury his wealth, and live in rags—nay, they will do with their money what the husbandman does with his grain in seed-time, when he scatters to increase.—There is a rabbinical comment, which tells that angels convey

the soul of the wealthy sinner to the place of torment, singing, as they go, "Lo, this is the man that made not God his trust, but trusted in the multitude of his riches," —and whatever may be thought of the comment, the idea may well prompt circumspection.

CHAPTER XII.

THE BIBLE'S ANTIDOTE TO THE RULING PASSION.

"Charge them that are rich in this world, that they be not high-minded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy. That they do good, that they be rich in good works; ready to distribute, willing to communicate. Laying up in store for themselves a good foundation against the time to come, that they may lay hold on eternal life."—1 TIM. vi. 17-19.

Luke xii. 13-21.—The "mindless man"—Mammon—God's plans reversed—The duty of pastors—The early Church—The secret of its success—Our age and its tendencies—Inventions—Progress—Earnestness in the world—Shall the Church be less earnest?—Hope from the young—Radical cure for covetousness—Growth in godliness—Louis Philippe—Conclusion.

ALL that has hitherto been said, has proceeded upon the general principles which are embodied in the Bible, regarding money, its use and abuse. But before drawing to a close, it may tend to confirm and consolidate the positions which have been advanced, if we advert to a particular example of the general truth as propounded in Scripture.

The book of God leads us far into the knowledge of man, of his heart, and his ways. Though that book was written for a state of society widely different from ours, its lessons are just as applicable now as they were in the days of Abraham, of David, or of Paul. The

reason of that mainly is, that man is in all ages the same by nature—whether he occupies a palace, or a hovel —whether he rejoices amid the blessings of civilized life, or roams the forest, the companion of wild beasts, and just more ingeniously savage than they. The simple account of man by nature is this—God is not in all his thoughts. There is no fear of God before his eyes. He likes not to retain the knowledge of God in his heart. There may be superstition, but there is no religion. There may be quaking fear, and human sacrifices offered to hush it. But there is no love to God, as long as man is under the power of nature. Everywhere, and evermore, he lives without God, and without hope, as long as nature is his only guide, and that makes him in David's age, in Paul's, and in ours, identical in heart.

But to shed light upon all this, let us study a passage in the word of God—Luke xii. 13–21—which describes one of the most selfish characters which even that word depicts. The man there spoken of is not represented as flagitious. He is not described as living in gross sin, as men measure iniquity—nay, he was a busy and an active man. He was much employed in improving his estate; and judging from the graphic sketch which the Saviour here presents, it is obvious that He had in view a character which was "not slothful in business." But along with that, we have here a perfect specimen of selfishness—a complete illustration of what it is to live unto ourselves.

And the first point we would mark is that which tells that it was the "ground" of the rich man that fur-

nished his wealth. The word may mean an ample territory, or a large estate. It was no fluctuating or uncertain thing, nay, it was the firm and solid earth which supplied his stores. With the least possible risk, therefore, he had plentiful returns, and ample riches.

How happy, then, that man, according to the common estimate of happiness! How free from care! How certain and secure his stores! Such is the judgment of men upon a case like his. In multitudes of minds, there might be no feeling but that such a man's life consisted in the abundance of the things which he possessed. As if the immortal spirit could be satisfied with land, or with its produce, many think nothing more to be necessary to make man blessed.

Was the rich man happy, then? Surrounded as he was with wealth, did he find that he was at rest? Nay; mark what follows. His very abundance became the source of his trouble. "What shall I do," he asks? ". . . I have no room to bestow my fruits." He was just as far as ever from rest and satisfaction, for he was seeking repose in the wrong object; and while others might be envying his affluence, he himself was compelled by it to ask, "What shall I do?" He had found out what millions have discovered, and never been the wiser, that we may as well try to lave the ocean dry, as to satisfy the soul with gross, material things.

Nor should we pass over the words, "He thought within himself," in this picture of a covetous soul. The character of this rich fool is finely sustained, and there is not one gleam of heaven's light in all his mind. He

never alludes to the heavenly wisdom. He never consults God; God is not in all his thoughts. He only thought "within himself"—that is, he took counsel of his own heart, and his God was out of sight, and out of mind. Just as many a man never appeals to the Wonderful, the Counsellor, amid the plans or the purposes of life, this man acted as if there were no God to consult; and this is human nature sketched in one single clause.

But had this man taken God into his counsels—had he asked the guidance of the heavenly wisdom—what might have been his determination? He might have discovered that he had poor neighbours, whom he could have fed with his stores. He had the naked, whom he could have clothed. He had the ignorant, whom he could have instructed. In other words, he had God's work in God's world to promote by the abundance which God had given. But not a thought of all that shot into this man's mind. What were the poor to him? He needed larger barns. What were the ignorant, or the homeless to him? He only wanted to store up his goods; and he stored them up, without one thought either of charity or mercy. The widow, the orphan, the sick, or the ignorant, would have been places of safe keeping, according to the Scriptures, "for he who giveth to the poor lendeth to the Lord;" but we hear nothing of all these in this man's thoughts. Like Achan, and his wedge of gold—like King Ahab, and Naboth's vineyard—like Ananias and Sapphira, with their wealth—he sought only to get and to keep, although death might be only a few paces away.

But let us trace onward the course of his ungodly

thoughts, and see more and more clearly how God is kept out of mind. The man's resolution was first to pull down his old storehouses; then he was to build new ones; and after all this care and trouble, implying, perhaps, months or years of labour, he was to store up his fruits and his goods.

Now, it is here that the utter selfishness of this character is most distinctly revealed—"I will pull down my barns; in new ones I will bestow all my fruits, and my goods." Not one thought of the Great Proprietor of all—not one glance at Him to whom the earth and its fulness belong. The silver is God's, and the gold is God's—it is He that gives us power to get wealth, but this man never glances at all that. The mind, or the will of the Bountiful Giver is utterly set aside. It is self, and the indulgence of self, that forms the rich fool's only rule. He says, "My barns—my fruits—my goods," and he says no more.

And who has not noticed how completely that tendency reigns in the heart of man? Take, for example, a little child. Attempt to teach him that God is the Great Proprietor of all, or that He has a right to all that man possesses, and, in spite of all your lessons, that child may hasten away from your knee to consult only self—God is set aside even by him. Or take some one capable of forming a more comprehensive judgment than a little child. Try to persuade him that the will of God should guide our all, just as the hand of God has given it, and you will find that after all your lessons, God is still set aside. Self, and the things of self, are

alone consulted, or if men give to God some fragment of what they call their own, they conclude, as we have seen, that they have purchased a title to what remains. The selfishness here depicted, then, is the model of millions of men. The indulgence of self, the glory of self, and things like these, are all that crowds of God's creatures regard, and the all-seeing Saviour here anatomizes their heart.

But far more than this remains to be disclosed. Having put all in train, without one allusion to the Great Proprietor, this man next tells why his plans were adopted: "I will say to my soul, Soul, thou hast much goods laid up for many years, take thine ease, eat, drink, and be merry." Not one reference to God, or God's will even yet! Nothing to indicate that that man knew that human life is an uncertain thing. Not one qualifying clause. It is pure and absolute atheism in practice. It is God on system set aside. It is self upon the throne. It is selfish indulgence alone consulted; and all this is just, upon a limited scale, a disclosure of the principles which domineer in mankind, unless the grace of God has taught us that we are only creatures.

Or glance at some of the sayings here recorded in detail. There were "goods laid up for many years." Have these goods, then, so blinded that man that he forgets he may die in a breath? Is it possible that he can have forgotten that death was lurking behind those piles of wealth? Ah, yes, it is so possible that it is common. That man, and millions like-minded with him, can stand on the verge of the grave, and forget there is

a grave at all. They can see friend and brother die, and never seriously think that their own hour is coming.

And mark the tenor of this blinded man's address to his soul, "Take thine ease, eat, drink, and be merry." That is another picture of man's heart drawn in a single sentence, and we cannot but notice how near to the level of the beasts that perish such a man has sunk. See how similar to the joys of the brute creation are his joys. The first element is ease. The barns are built and the goods are stored. The days of toil are over, and the days of repose begin—"Take thine ease," like a wearied animal, without a higher wish!

Or, along with ease, there are "eating and drinking and mirth." Every syllable here tells of a sensual nature, and shews how possible it is for man to possess ample stores, and yet be poor, and wretched, and miserable, and blind, and naked. "The satisfying of the flesh," "minding earthly things," the body and not the soul, are the grand objects of care and pursuit to myriads, but is it not a kind of mockery to the soul, to tell it of mere bodily joys? Does it not shew how dense was the darkness which brooded over this man, when he could bid his immortal spirit rejoice in mere meat, and drink, and ease?—We see clearly here why so many dislike and discard the Bible. It so completely unmasks their grovelling grossness, that they cannot bear to look upon their likeness as depictured there, and hence man plunges into sin and the world to escape from the Bible.

But though God might be set aside, he could not be escaped from. Men may deny his rights, but they cannot

flee beyond his power. The day of retribution accordingly came, in this startling form, "Thou fool, this night thy soul shall be required of thee." Now, the word "fool" here means expressively—mindless, or senseless. "Thou mindless one, this night . . . ." And was he not mindless? Was it not mindless, to leave God out of view in his plans? Was it not mindless, to speak of "many years," when a day, an hour, a breath, might send him to the dwellings of the worm? Was it not mindless, to think that eating, drinking, and mirth, could really gladden a *soul?* Was it not mindless, to suppose that full barns and ample stores would suffice, while God over all was neglected or disowned? He is surely the fool who puts God's smile away for the sake of man's, or who seeks in thick clay what can be found only in the Father of our spirits.

But amid all this the Great Teacher points to the true riches, or "being rich toward God." Riches are not sins. They are God's gifts, and in themselves are good. They become sins only when we imitate the mindless man, and lay up treasures only for self. Let all be consecrated to God; let his rights as the Supreme Disposer be recognised. Let his will be consulted—his cause and glory advanced. Above all, let the unsearchable riches of Christ be earnestly coveted—and in that case, even such ample stores as those which this mindless man possessed are just more ample means of "honouring God with our substance, and with the first-fruits of all our increase."

Such, then, is a picture of the reign of Mammon,

from the Master's hand. According to some, that word originally meant "a thing confided in," and as men so universally place their confidence in riches, the name was soon limited to that signification. In due time, Mammon, like other passions, was thus dignified into a God, and the Scriptures pointedly place that idol in antagonism with "Him who is over all blessed for ever." We are warned against it as a prime rival to Jehovah.

Now, one of the gravest questions which can ever be raised is this—How does it happen that the idol which was so completely ascendant in the mindless rich man, continues to be so devotedly served, even in the Church of Christ? Whence comes it that men in multitudes reverse the maxim of Scripture, and act as if they could serve both God and Mammon? It is the mission of the Church to guide and elevate the world, and turn its thoughts to the unsearchable riches; but, instead of that result, we far oftener see the Church dragged down to the world's level. Many give no help to the cause of God. Instead of devoting a tenth, or a seventh, or a fifth, the veriest fraction is denied, and truth is permitted to languish and pine, because men who profess to worship its God are wholly devoted to what is proverbially

"Heavy to get, and light to hold."

Others, again, stint their aid in such a manner as to shew that the claims of the Holy God, or of a perishing race, have never been fairly faced; they have not tried, with integrity of heart, to decide what they should give to make this world better; and by all this the question is

forced upon us—Whence this sore and epidemic evil, or how can it be cured?

We fear we must reply, that the evil, if not fostered, has been too lightly felt where all that is good and true should be promoted, namely, in the pulpit.

> "When nations are to perish in their sins,
> 'Tis in the Church the leprosy begins."

—Has the whole truth of God regarding the right use of wealth been always made plain? Has man's responsibility as the steward of God been constantly and scripturally maintained? While such cases of munificent Christianity as those of John Thornton, the father, and Henry Thornton, the son, have at once solicited attention, and supplied us with models, have men heard it articulately announced that they must either distribute God's gifts for God's purposes, or be detected as embezzling them? Ministers have often preached the gospel faithfully and with power in doctrine, but has the corresponding obligation to spread it been always pressed upon the conscience with equal energy as a duty? Men have set forth many of the privileges of the sons of God; but has the privilege of dedicating first ourselves, and then all that we possess, to Him, been invariably inculcated? The Church is just what the pulpit makes her—expansive and evangelistic, or sectarian and selfish—and ere she can rise from the dust and shake herself free from blame, responsibility must be felt, duty must be proclaimed, and privilege set before all who name the name of Christ, but who are now at ease in Zion. Ministers must stand forth the prophets of

their age, like Ezekiel and Jeremiah, reproving, rebuking, and exhorting; for there is deep wisdom in the saying—"From God, the First Cause, onwards, *persons* have ever been the moving forces of the world." It must be made plain that, though money is not wisdom, nor gain godliness, it should be used by man, as it may be blessed by God, for the advancement of both, and to fit the Christian ministry for this work, one of the specific instructions addressed to it is, to "be devoid of the love of money."*

But, in this work all must be enlisted. None can be poorer than the widow who gave her two mites, and even in such a class as hers the grace of giving should be encouraged and trained. The doves offered by the poor, when they could not bring a lamb to the temple, shew how flexible is the divine law, and how compassionate the mercy that is on high. On the other hand, before the wealthy and the well-conditioned, the claims of Christ should be spread broadly out by the Christian ministry. The wants and the miseries of our race must be told. Ministers must feel that they defraud both the

*Δεῖ οὖν τὸν ἐπίσκοπον . . . . εἶναι . . . . ἀφιλάργυρον.—1 Tim. iii. 3. That root of bitterness is never to spring up there; and if it do, there is poison mixed with man's food—the streams which should flow from the wells of salvation can then neither purify nor refresh. What worldling ever was shamed out of his worldliness, or taught to honour God with his substance, by a minister who was himself a devotee of Mammon! "The devil understood his business very well when he made choice of Judas's avarice to betray Christ, for no other vice would have undertaken it; and it is to be feared that his vicars now on earth, by the tenderness they have to the bag, do not use Him much better than his steward did then."—Butler's *Remains*, Vol. II.

Church and the world, both themselves and their flocks, by keeping anything back which God has made a duty. Men are to be taught that the sarcasm is often true—

"Much wealth is corpulence, if not disease,"

while it must be made just as plain as the Saviour made it, that if men will not deny themselves, they are not his disciples indeed. Though many may start back from such teaching, or walk no more with Christ, the Church will become all the mightier for good—the tree will both shoot forth more vigorously and yield more copious fruit. "The little one will become a thousand, and the small one a strong people."

Has it not accordingly been seen that, wherever the claims of God have been scripturally enforced, wherever the rights of the Great Owner, on the one hand, and the wants of a perishing world on the other, have been pealed forth, some at least have responded as faithful stewards, at once with heart and hand? They have felt the truth, and hastened to obey it; for they could neither look to the Cross and dishonour the crucified One, nor hear of the woes of a ruined race, and yet do nothing for its relief. Nay, some have tried to be instruments in answering the prayer—"The Lord send thee help from the sanctuary, and strengthen thee out of Zion," and made haste to supply what the cause of God demanded. Now such cases would be multiplied, were God's means employed, in dependence upon his Spirit and his blessing. Were the ministers of Christ just to do what Jonah did after his waywardness was tamed, and "preach the preaching which God bids them" upon

this subject, He would own and bless his truth. A quickened and converted ministry is ever the precursor of a revival in the Church; and is it not true that the ministry, in many a place, requires the baptism of the Spirit to rouse it to a right perception of what is due to God and his cause from his appointed stewards?

Upon pastors of flocks, then, the ambassadors from Christ, God's remembrancers and witnesses, success or failure, in regard to money and its uses, mainly depends. Do they hide or muffle God's right to all that men possess? Then those who are at ease in Zion will become easier still. But do pastors lead their flocks into all the truth upon this point? Then, beyond all controversy, that truth will be felt, and by God's blessing obeyed. No doubt ministers have here to struggle against worldliness in very concentrated forms, and had they only their own strength to bear them up, the rushing current which they encounter would sweep them utterly away; "the lordly guild" of the monied classes would repel them as a rock repels a wave. But to proclaim the truth is God's appointed method, at once for guiding the liberal, and shaming the covetous; and when this single maxim, "It is more blessed to give than to receive," is faithfully and lovingly enforced, the word of God will not return to him void—men will no longer indulge their ingrained covetousness, nor try to build their hopes upon down-trodden truth. When the specific motive, or love to Christ, is brought to bear upon the specific duty, or work for Him, that work *will* be done by some.

And what the Church now greatly needs is the re-

awakening, by such a ministry, of that spirit which animated the early disciples. It was their deep conviction that the Church was designed to win the world to the Saviour, and gather in his people. To that work many went forth without one moment's wavering, and consecrated their all to fulfil their lofty mission. No obstacle was allowed to impede that work; for it men lived and died, and its success spread beatitudes among all. The surrender of worldly means, of liberty, or of life, was not deemed too much in such a cause; and were that spirit revived, that is, were the convictions of men regarding the Church's duty and her triumph as deep and strong as of old, they would be honoured once more to promote what is meant by the widest sense of the expiring Saviour's words—"It is finished." Torpor would be exchanged for activity; selfishness would recede before the power of truth; little hearts would be enlarged, and the broad realms of heathendom would at length become radiant with light shed over them by Him who is the brightness of the Father's glory; men would feel the truth of the bold apostrophe—

> "Where is thy treasure? Gold says, 'Not in me.'
> And 'Not in me,' the diamond. Gold is poor;
> India's insolvent. . . ."*

* "Preachers, out with your swords and strike at the root: speak against covetousness and cry out upon it: stand not ticking and toying at the branches nor at the boughs, for then there will new boughs and new branches spring again of them; but strike at the root, and fear not the giants of England—these great men of power—these men that are oppressors of the poor, fear them not, but strike at the root of all evil—which is mischievous covetousness."—Bishop Latimer *on Covetousness*.

But in addition to all such considerations, others still must be enlisted. Think, for example, how the spirit of enterprize in every department is extending in our day. Mark how the uttermost ends of the earth are peopled by emigrating myriads. Hear how the lands where the cannibal lately prowled, now resound with the voices of civilized men. Commerce covers every sea, and, in quest of a wider commerce still, the self-sacrificing sons of science have gone to find a grave among the icebergs which girdle the pole. Withal, man has tamed the very lightning, and made it his menial. Sunlight has become his limner, and noxious gases are not merely rendered harmless—they illumine his home, and teach the night to counterfeit the day. The snows of Lapland, and the scenes where summer is perpetual, alike minister to man's joy. Then, in our island, he has multiplied machinery till it is said to accomplish the work of five hundred millions of workmen. All substances down to the offals and the refuse of trade are made auriferous now. Man seems, in short, to have approached the verge of human achievement. He has half annihilated space, while in spite of the iron sway of the despot, or the blind veto of superstition, the tide of progress promises still to roll on. Rough places are made smooth, and high places level. Man's energies are goaded by success. Speculation grows bold, and Britain offers her merchandise to ten hundred millions of men—the world. The time has thus fully come, when "many may run to and fro, and knowledge be increased."

Shall it be said, then, amid all this progress, that

the cause of God alone declines, or is stagnant? Shall the love of enterprize overtop the love of the Saviour? Shall the passion for riches darkly overshadow those who profess to love souls, to reckon them immortal, and to believe that the Son of God died that their immortality might be blessed? Shall there be millions for man's purposes, but only units or fractions for God's? —The ships which leave our harbours, or waft to our shores the productions of every climate, are counted by thousands; but only one, or two, or three of them all are directly consecrated to the service of God; and ought these things so to be? Nay; as the ocean is the highway of the nations, and knits them all in one, should the commerce of our land become the handmaiden or the ally of truth. It should cease to pamper selfishness, and minister only to the goddess still worshipped as Fortune. It should operate like a great amalgam. In return for the riches of all climes, it should convey to them the religion, the grace, the truth of God.

Let his remembrancers, then, arise, and appeal to the consciences of men; let it be made plain that it were injustice of the highest type to misappropriate for self what was meant for mankind. Wretchedness diminished; poverty relieved; sorrow soothed; ignorance enlightened; the degraded elevated; the enslaved set free; the condemned pardoned; the lost saved; and the glory of God promoted by the whole—these are surely worth some effort; and as surely we betray no sympathy with the mind of Christ, if we undervalue such results, or make no endeavour, no sacrifice to promote them. To oppose

him who is love, love unto death, can end only in misery; but to be like-minded with him, is to be prepared for

"The fields all florid with unfading prime."

As there *are* ministers who see and feel that worldliness is eating into the core of the Church, and who speak of it as an evil spirit to be cast out only by prayer and fasting, that man will be found working the work of God who stirs up believers to pray and to fast.

But in connection with this, more may be added. We are prone to think proudly of our nation, not merely as wielding the empire of the sea, but moreover as far surpassing other nations in the extent, the variety, the richness, and beauty of most of our productions. Our island is like one vast laboratory, and many of its millions are producers. It should be noticed, however, that other nations are, in many points, now pressing hard upon us in rivalry, nay in some respects they already surpass us. In Germany, in Belgium, in France, in Switzerland, in America, and even in Russia, manufactures are found which rival or excel the British. Our high position, then, is not to be always unchallenged,—and should not that combine with other motives to make us consecrate all to God, that when this world and its vanities shall have faded away, as they are fading, we may be received into "everlasting habitations?"

And to such urgency the ministers of religion are summoned by countless considerations.

They cannot but see that Mammon has made the Church not seldom the tomb instead of the nursery of godliness.

It has repeated the old device, and set up the tables of the money-changers in the very temple of God again.

In many cases, liberality diminishes as riches increase —God is dishonoured in proportion as he blesses.

Like cancer in the human frame, with a thousand ramifications which science can scarcely trace, and still less eradicate, mammon inserts itself into man's heart, and baffles all human skill either to unmask its deceptions or limit its power.

Covetousness can repeat the soundest creed, and, at the same time, repeal the tenth part of the decalogue, "Thou shalt not covet. . . . . ."

To consummate its character, it "blesses the covetous, whom the Lord abhors."—In a word, it spreads like a blighting mildew, wherever its powers are allowed to be developed. See it at Bendigo or Ballarat, robbing, outraging, murdering, and you behold it in full-blown maturity and power. Now that power must be opposed by the force of God's truth. It must be made plain that, according to the high jurisprudence of heaven, benevolence is as binding as justice upon man ; and that wherever the spirit of the Bible rules, God's purposes are man's. True ;

> "The course of human things, from good to ill,
> From ill to worse, is fatal, never fails ;
> Increase of power begets increase of wealth ;
> Wealth, luxury ; and luxury, excess ;
> Excess, the scrofulous and itchy plague
> That seizes first the opulent, descends
> To the next rank contagious, and in time
> Taints downward all the graduated scale
> Of order, from the chariot to the plough ;"

but all this just makes it more painfully plain, that when God's purposes are not man's, our own prove our woe in time and for ever.

Nor would we fail to repeat what has already been mentioned—the need of pressing the question—How much owest thou to my Lord? We owe him something; we owe him much, and must either pay it or be detected as unjust. Conscience, therefore, needs to be confronted with that plain question, that we may sum up the items, and honestly repay. We owe life and its ten thousand mercies; we owe the Bible; we owe the Saviour; we owe every gift, every privilege, every blessing. All, all came to us directly from our Lord; so that to withhold them is to rob—to deny his title is to usurp. And what have we given in return? Names, too often; pretences; sin; rebellion; and, if the soul can be induced to ponder these things, the Eternal may be placed by some more of his stewards upon His throne.

Or farther; one remedy more for the evils of which many complain may be found in the right training of the young, in regard to the claims of God. Who has not seen a youthful miser selfishly treasuring all that he could collect, or a youthful spendthrift as selfishly squandering, or a youthful epicure forgetful of everything except his own gratification? Now, as "the child is father to the man," such youthful tendencies demand a systematic correction.* Self-denial is to be fostered, like every other grace. The habit of giving to

* See some wise counsels in Anderson's *Domestic Constitution*, pp. 429–432.

God's cause is to be taught by careful and habitual training, ere the heart be ossified, or rather steeled by the world ; and only when that is done, and blessed by the Spirit of God, need we expect His cause to prosper. The injunction, "Feed my lambs," demands the inculcation of truth upon the subject of giving as upon every other; and if it was the habit of Feejee mothers to train their children to cannibalism, by giving them human blood to lap, or if there be ostrich mothers in our own land, who early inoculate their children—even while carried in their arms—with the love of strong drink, shall Christian parents neglect to train their young in love and allegiance to their Lord?* All this, no doubt, implies pains-taking and irksome repetition, but where that is grudged, the heart is not yet right with God.

Again, amid the excuses which ministers hear pled for neglecting to aid the cause of God, one is the want of means. But supposing that that plea is valid, and not a mere pretence, there is an alternative. Give an hour each week, or each month, to visit the poor, to instruct the ignorant, or to soothe the sad. Time, as well as money, is a means of doing good—redeem it for that purpose, and be blessed. Such is one of the lessons which should be inculcated, and along with it, there is another to which we should take heed. It is not enough merely to give our aid through means of

* "He (Lord Shaftesbury) had ascertained from minute inquiries, that the whole number of children in London, who were actually in training for a life of fraud, theft, and violence, did not much exceed 3000." That discovery was regarded by some as a relief or an escape from what had been feared to exist. Should it not be a stimulus to godly training ?

Societies, or any of the machinery which the benevolence of our age so largely employs, for we lose half the benefit, as well as impair the moral power of our giving, when we delegate it to others. It is the human sympathy, the kindly word, the weeping eye, the tender heart that lends double power to what the charitable do ; and charity by substitutes, or through the wide channel of societies, loses much of its power to charm or to relieve. Our own hand should minister it, and our own time should be economized for that end.

But, after all, before these and similar results can be expected, a spirit of deeper personal godliness must prevail. There *are* some—we confess it again, to avoid even the appearance of overlooking what God has done—there are some, and their number is increasing, who feel their position as stewards, and systematically devote themselves and their all to their Lord. Amid deepening worldliness, and a passion for riches which no restraints can limit, or no accumulation satisfy, they seek to be found faithful. They would "make to themselves friends of the mammon of unrighteousness," or transmute the transient into the perpetual, and accomplish for their wealth far more than the Egyptians did for their dead when they embalmed and entombed them. Such stewards spread such blessedness around them, that we love to recur to their example again and again. We see in them the men who act on Wesley's impassioned cry, "No more waste ! Cut off every expense which fashion and caprice demand. Employ what God has given you in doing good, all possible good, in

every possible way, in every possible degree, to the household of faith and to all men." Yet before their spirit can become general, there must be a more upright recognition of the Great Proprietor's claims, and a deeper feeling of responsibility to the Lord of all. When men shall know more of sin and its misery, of God and his holiness, of Christ and his love, the liberality which refuses to flow from mere external pressure will be supplied by internal warmth. Let faith become a living thing; let an actual union to Christ be formed by His Spirit; let men learn this one lesson, "To me to live is Christ," and that truth will speedily weaken all the world's entanglements. Let the love of God be shed abroad in the heart by the Holy Ghost given unto men. Let them feel the need, and live in the exercise, of prayer continually. Then will they learn to track all the windings, and unmask all the pretexts of covetousness. They will silence all the evasive pleas by which some maintain their self-complacency, merely because they give as others do. There will then be less posthumous charity in wills, and more genuine honesty among those who are only God's stewards, whether they recognise it or not. There will be less generosity by mere starts, or mere excitement, and more of a systematic, perennial, habitual outflowing, according to the mind that was in Christ. Misery will thus be soothed, dark places will thus be enlightened, and God in Christ will at length, and indeed, become the glory of the Church. As God loves a cheerful giver, let men give cheerfully, and trust that God will bless them. The hymns of prophets will

then be fulfilled, and the hosannas of angels verified to the letter, in "good will to the children of men." Were the Church, in a word, to recognise the simple truth, that deliberate, conscientious, and systematic "offering to the Lord," "as the Lord has prospered," and under his searching eye, is as much a duty as prayer, or praise, or anything appointed in his word, the whole arrangements of our world would soon be reformed,—partaking of such fruit, man would indeed live for ever. It is roughly computed by some that there are from ten to fifteen millions of truly converted souls in the churches at present scattered over the globe. Now were these millions to take hold of the Saviour's strength, and act in the Saviour's spirit, at once in prayer and in practice, what might they not accomplish in promoting the welfare of the world? On the other hand, our country may luxuriate in affluence—

> "May reap
> Her corn, and wine, and oil, while plenty leaps
> To laughing life with her redundant horn;"

—but, as it is the purpose of God that all should be consecrated, our affluence will prove our bane unless that purpose be obeyed.

"Charge them that are rich . . . . . not to trust in uncertain riches,"—that is a command addressed, once for all, to a minister of Christ. Men are to be *charged*, for it is perilous to do what is there forbidden. The cry must go forth—

> "Awake from sensual slumber, ere the skies
> Be cloven, and the strong-shattering blast
> Proclaim the reckoning at hand."

—And while men do not trust in riches, neither are they to squander them. We have conceded all that is due to rank, for the outbreak of a levelling violence is utterly opposed to the word of God. But that conceded, it should be repeated again and again, that the expenditure of the rich upon self and the world contrasts strangely with what is given to the cause of God; many whose strength and sinews form their only wealth, who "have nothing and yet possess all things," are far more bountiful than they. The late Louis Philippe of France, for example, was one of the wealthiest men of his age, and yet it is recorded that his yearly outlay upon himself did not exceed four hundred pounds. As the king of a great nation, however, he expended great sums;* and assuming the truth of what is thus recorded, it indicates what might be done—how little might be sufficient for self, how much might be devoted to God, were right principle presiding—were his cause systematically provided for, as his all-wise word directs.† What we mean by right principle is, in a word, the love of Christ. Let that love reign paramount, and the glory of the Highest will be promoted; men will hasten to lighten the miseries which are now hurrying millions to a dark hereafter. The Saviour "gave himself for us, an offering, and a sacrifice unto God;"—and as that is the foundation of our hopes, should it not

* *Gold and the Gospel*, p. 68.

† It would farther promote these ends were any one to keep a careful account of the sums expended for the Great Proprietor. How paltry they would seem compared with what is expended upon self, upon vanity, upon the world and folly!

operate as a powerful motive at once to stir our hearts, and guide our hands in the use of money, of influence, of time, and every talent with which the Supreme Proprietor has entrusted the children of men? The ends of the earth would then see at length the salvation of our God. Faithful stewards would be "a dew from the Lord in the midst of many people,"—while, to their own great joy, they would discover how true it is that "godliness is profitable unto all things, having promise of the life that now is, and of that which is to come." The flaming words, which point to eternal death and say—

"Behold the home of Discontent; behold the rest of Ambition;"

would form a warning and a beacon.

And there need be no despair of such results. We have seen, indeed, the helplessness of all mere human agencies. In spite of education—in spite of the Arts, with all that is deemed humanizing in them, and of Science, with her wondrous developments and applications—in spite of civilization verging on perfection, and demonstrations conclusive as aught moral can be, men still continue covetous: the love and the righteous claims of God are alike disregarded. But after giving due weight, and full scope to all these sad convictions, it still continues true that there is progress on the whole. We have seen* that were justice done, even by the membership of the Christian churches in Britain, to the cause of God, £20,000,000 sterling at least might every year be given to spread the glory of His name.

* *Ante*, p. 106.

That sum could be contributed even though only one-tenth on an average were given. We have also seen that not £20,000,000, but only about £2,000,000, are the largest sum mentioned by any as given directly to the cause of God ; in other words, *only a tenth of the tenth* is contributed, and there is thus a great deep whose fountains are still scarcely broken up.* But the time has been when

* In a Sermon published in 1848, we find the following calculations. After shewing that £56,000,000 might be annually devoted to works of charity and mercy, the preacher, Rev. W. Tait, asks—

"How stands the case with us? Britain has made a legal provision for the poor, amounting to *seven millions* annually; the annual cost to the country of the churches established by law may be reckoned at *six millions;* we may put down the salaries of the dissenting teachers [ministers], and the whole expense connected with their different modes of worship, at *three millions* a-year; and we know from positive statistics that the amount annually contributed to Bible and Missionary Societies, Tract and Book Societies, Home and Foreign Educational Societies, is something beneath *one million*. But we have other items yet to reckon. There are our Hospitals, our Infirmaries, our Dispensaries, our numerous public, our endless private charities—charities which have made our country the glory of the world. Still, judging from the amount raised for Missionary and Educational purposes, we cannot reckon these items in fairness at more than *four millions* annually. So that we have an aggregate after all of only *twenty-one millions*, leaving *thirty-five millions* yet disposable. It has been allowed that a *tenth* in our circumstances equals the Jews' *fifth;* but we have not reached our *twentieth*. To take the matter in another view —of these *twenty-one millions* of which I have spoken, *sixteen millions* may be said to be compulsory, leaving of the tenth of the country's increase *forty millions* disposable for purely voluntary offerings. Of these *forty* we give *five; i.e.* our givings are just *one-eighth* of what by this standard they ought to be.

"It may excite the surprise of some readers to hear millions thus spoken of as due to God and His service. But it excites no such surprise when these millions are spent on ourselves—sad proof indeed of our selfish and apostate hearts. And when I say, spent on ourselves, I mean on our luxuries, nay, on our vices. . . . . ."

a mere fraction even of that tenth of a tenth was deemed enough. In a quarter of a century men's contributions have been trebled—and hence one ground of hope, that the world will yet grow warmer with the glow of love. Founding on the sure word of God, we may be certain that he will do all his pleasure—that all his purposes shall stand; and encouraged by that conviction, the maxims emblazoned on the banners of the Church should be, first, *Never Despair*, and next, *Press on.* Changes come, pass over us, and disappear; but one thing is unchanging—the truth of God on high, and strong in that truth, the friends of man must urge or implore all stewards to be faithful—neither "sparing" on the one hand, nor "grudging" on the other—till conscience feel the obligation and compel men to discharge it. Covetousness, that Redan of human nature, *must* fall at last; and it will fall soon, just in proportion as faith in Christ nerves the arm, and love to Christ animates the heart of those who name his name, or try to uphold his cause. Whether men shall fix on a tenth as some do, or a fifth with others, or a third, or a half as in other examples, or even six-sevenths as the younger Thornton did, they will fix as in the sight of God. Thus shall they discover that "the blessing of the Lord, it maketh rich," while the true "Wealth of nations" will be found to consist in the consecration both of man and his money to his God.

Conclusion.

In these remarks upon the great radical sin of covetousness and its cure, we do not pretend to have exhausted the subject: all that has been aimed at has been only the announcement of the Christian principle which should prompt our giving, and suggesting some hints or examples to guide its application. No specific plan has been pointed out, and no sphere mapped off, in which benevolence may expatiate to the exclusion of others.* The circulation of the Scriptures and of books which advocate right religious principles—the education of future pastors—a ministry for the seminal empires which are so rapidly springing up in our Colonies—the winning of the heathen—the conversion of the Jews—all that tends to improve, relieve, or elevate the long-neglected thousands of our large cities—the spreading of truth in popish lands—these, and a hundred other channels are open for the efforts of faithful stewards, in an age so enterprising and so inventive as ours.† And, be these channels wisely employed—be the word of God our grand directory and light—let the mind which was in Christ be thus found in us—let the evil spirit of covet-

* In Jay's rather singular *Illustrations of Character* appended to his *Autobiography*, may be found some account of stewards indeed, who were wise to devise.

† See *Gold and the Gospel*, Essay I., Chap. xi., and also p. 412, for some examples. We have made no reference at all to the support of the Christian ministry, for we do not regard that as *giving to the cause of God*. It is in truth just expending upon ourselves.

ousness be exorcised or mortified—let the simple lessons of truth regarding property, its use and abuse, be learned and practised—let God get his place, and let man get his—let the deceitfulness of riches be made plain—* let it be proclaimed, that though the terrible doom of the covetous Achan is not to be repeated by man, the eye of the unchanging One is still upon the sin—let sorrow, let ignorance, let man's self-ruin and fast-coming woe, draw forth our pity and our love, as they drew forth our Lord's, and the beauties of holiness will more and more copiously appear. Multitudes are now sighing and crying for that result. The aspiration of many a heart is, "How long, O Lord!" and the answer of the Spirit is, "The zeal of the Lord of hosts will do these things;" "The Lord will be mindful of us: He will bless us; . . . He will bless them that fear the Lord, both small and great. The Lord will increase us more and more," and, with his blessing upon us, even mourning men may begin to sing on the way to immortality. It may be as in the miracle of bread, where a handful fed five thousand, and yielded twelve baskets of fragments over and above. If "God spared not his own Son," or if that Son "endured the cross and despised the shame," the Church requires only to catch that spirit, and her work will at length be done.

* "Promising men mountains, but producing only a mouse."—Dr South.

APPENDIX I.

The following reprint of an American Tract deserves to be carefully studied. It is so direct as not to be easily evaded, and so comprehensive that, if blessed from on high, it would exterminate covetousness in the soul.

I WILL GIVE LIBERALLY.

I HAVE a number of REASONS.

1. The objects for which I am called to give are *great and noble.* It is the cause of letters and religion, of man and of God, for which my donations are wanted. The interests of time and eternity both are involved in it. I cannot give calculatingly and sparingly to such a cause, and for such objects.

2. Liberal donations are *needed.* The cause not only *deserves* them, but *requires* them. It takes a great deal to keep the present operations agoing; and we should every year extend the works. Do you not know that we have the world to go over, and that the millennium is just at hand? Behold, the morning of that day is getting bright. We can almost see the sun peering above the horizon.

3. I can *afford* to give liberally. My means either now enable me, or, by economy and self-denial, may be so increased as to enable me to give liberally. I will never give liberally, so long as I do not

resort to economy and self-denial ; and if I do resort to them, that will enable me to give liberally.

5. I will give liberally, because I have *received* liberally. God has given liberally. He has not only filled my cup, but made it to run over. He has given me "good measure, pressed down, and shaken together, and running over." I will imitate him in my gifts to others, and especially in my donations to his cause.

5. I am liberal in my *expenditures*, and therefore I will be in my *donations*. Why should I *spend* much, and *give* little ? Is spending the more blessed ? No ; it is giving that is said to be more blessed. The conduct of a man whose expenditures are large, and his donations small, is literally *monstrous*. I will not act so out of all proportion. If I must retrench, I will retrench from my expenditures, and not from my benefactions.

6. The *time for giving is short*, and therefore I will give liberally, while I have the opportunity of giving at all. Soon I shall be compelled to have done giving.

7. A *blessing* is promised to liberal giving, and I want it. "The liberal soul shall be made fat ;" therefore I will be liberal. "And he that watereth shall be watered also himself ;" therefore I will water. "There is that scattereth, and yet increaseth ;" therefore I will scatter ; and not sparingly, but bountifully : for "he which soweth sparingly, shall reap also sparingly ; and he which soweth bountifully, shall reap also bountifully."

8. I will give liberally, because it is not a clear gift ; it is a *loan*. "He that hath pity upon the poor, *lendeth* unto the Lord"—lendeth to the best of paymasters, on the best security, and at the highest rate of interest : for the Lord renders *double*, aye, a *hundred-fold*, *in this life*, to say nothing of the life to come. I will lend him liberally.

9. I will give liberally, because however *hard* the *times* may be with me, they are harder with those who have not the Gospel.

10. I will give liberally, because there are many who would give liberally, but *cannot :* and many that can, and *will not*. It is so much the more necessary, therefore, that those should, who are both able and inclined. I used to say, "I will not give liberally, because

others do not. There is a richer man than I am who does not give so much as I do." But now, from the same premises, I will draw the opposite conclusion. Because others do *not* give liberally, I will.

11. I have sometimes tried giving liberally, and I do not believe I have *ever lost anything* by it. I have seen others try it, and they did not seem to lose anything by it; and, on the whole, I think a man is in no great danger of losing, who puts liberally into the treasury of the Lord and Possessor of all things, who is himself the giver of every good and perfect gift.

12. And finally, when I ask myself if I shall ever be *sorry* for giving liberally, I hear from within me a prompt and most decided negative, "No, never."

Wherefore, I conclude that I will give liberally. And now I will take care that I do not nullify my resolution, by putting an *illiberal* construction on *liberally*. I will understand it as meaning *freely, cheerfully, largely;* or, in other words, as meaning what I *ought* to give, and *something more.* I will tell you how I will do An object being presented to me, when I have ascertained what *justice* requires me to give, I will add something, lest, through insidious selfishness, I may have underrated my ability; and that if I err, I may be sure to err on the right side. Then I will add a little to my donation, out of *generosity.* And when I have counted out what justice requires, and what generosity of her free-will offers, then I will think of Him who, "though he was rich, for our sakes became poor, that we, through his poverty, might be rich;" and I say not that I will add a little more, but how can I keep back anything?

> "Were the whole realm of nature mine,
> That were a present far too small:
> Love so amazing, so divine,
> Demands my soul, my life, my all."

This is my resolution, and these are my reasons for it. Reader, what is your resolution? Will you not give liberally too? But perhaps you hesitate, and have some objections to suggest. Peradventure you say, for it is often said, "THE CALLS ARE SO MANY." Well, let us see how that is, and what sort of an objection it consti-

tutes. *Are* they really so many ? Reckon them up. Perhaps they are not, after all, so many as you imagine. Anything which annoys us at intervals, is apt to be considered as coming oftener than it really does. When a man has rent to pay, how frequently quarter-day seems to come round. But it is not so with him who is the receiver.

But if the calls are many, are they more than the *wants ?* And ought they not to be as many ? Would you have the calls fewer than the wants ? That would never do. In that case some wants would never be supplied. Besides, you should consider who makes or permits the wants—and therefore the calls—to be so many, lest your complaint cast a reflection on God.

If the calls are so many, and we must decline some of them, which shall they be ? Widows and orphans, and the poor generally, you dare not, as you fear God, exclude from your charities. Will you refuse the call of the *Bible* agent, or the *Tract* agent ? Will you withhold from the cause of *Sabbath-schools*, or of *Temperance ;* from *Foreign* Missions, or from *Home* Missions, or from both ? Or will you contribute to send out and support missionaries, but refuse to aid in their *education ?* For my part, I do not know what calls to except ; and therefore I judge the safer way to be, to refuse none.

If the calls for *donations* are many, the calls for *expenditures* are more ; and yet we are patient of these last. And perhaps we not only spend, but *waste*, in more ways than we give. Then it should be remembered, that if the calls are so many, the importunity *will not last long*. Not more than some seventy or eighty years does it ever continue. If it is an annoyance, yet you can bear it a few years. In eternity you will not receive these or any other calls. And if they vex you, yet consider, they very differently affect others. Yonder is a poor woman reading the Bible which your money paid for. There is another, weeping over a Tract, for which she is indebted to your donation. There is a third, blessing the good people who support domestic missions ; and there is a heathen mother, who, perhaps, would, ere this, have immolated her child, if your contribution had not helped to send her the Gospel.

But perhaps you say, I would meet all these calls—I would give liberally, but "I CAN'T AFFORD IT." This is another common apology. Let us look at it. *Can* you not afford it? It may be you are mistaken. Perhaps you can afford it. The heart is deceitful. We are very apt to say we can't do things which we can do. But admitting that you cannot afford it, that is no sufficient apology. There is another thing besides the *fact* of the inability to be considered—the *cause* of the inability. *Why* can you not afford it? *Might* you not have the ability?

Perhaps you do not *earn* as much as you might. If that be the case, your not being able to afford it is no excuse. All you have to do is, to earn more, and then you can afford it. Only be a little more *industrious*, and a little more enterprising, and the difficulty will vanish. And why should not a man earn to *give*, as well as earn to *eat*, *drink*, and *put on?* Are these last more blessed than giving?

But perhaps the case is, that you do not *save* as much as you might. You earn enough, but you do not economically use it; and so it is for want of economy that you cannot afford it. Neither is this any valid apology. You have only to practise economy, and then you will be able to exercise liberality. And is it not worth a man's while to *save*, that he may have it in his power to *give?*

It may be that I have not yet suggested the true cause of your inability. Perhaps you *wear* so much of your money that it leaves you without the means of giving. Or the reason you can't afford it may be found, if not in your apparel, yet in the style of your furniture, or in the service of your table, or in the expensiveness of your equipage. Now, if any one of these suppositions be correct, you see you are left without excuse. All you have to do is, to retrench in these respects, and then you can afford it. If you neither *can*, nor *could* afford it, then, and then only, do you make out a good apology. If you can earn no more, save no more, and spend no less, then you are excused—you can't afford it.

But it is my opinion, there are few persons who cannot better afford to give than *not* to give. There is no loss in giving. There is great gain in it. Giving is *sowing*. What farmer cannot afford

to sow ? The money that is bestowed in charity is *seed* money ; and he that soweth bountifully, shall *reap* also bountifully. It is poor policy to be parsimonious in the use of seed money.

It will grieve me not a little, if any one, after reading all this, shall, instead of coming into the resolution I recommend, adopt another, which a certain member of the church once expressed in these words : " I HAVE DONE GIVING." The words made a great impression on my mind. Done giving, said I to myself. Has he, indeed ? Has he given all ? Has the disciple imitated the Master ? Was he rich, and has he become poor for the sake of others, that they, through his poverty, might be rich ? Oh no, he has something left yet—perhaps is rich still—perhaps through the favour of Providence, richer at this moment than he would have been had he never given anything. Who knows but his honouring the Lord with his substance has been the means of filling his barns with plenty ? It may be bad policy in him to stop giving.

" Done giving." Why ? Is there no more need of giving ? Is every want abundantly supplied ? Is the whole population of our country furnished with the means of grace ? Is the world evangelized ? Have missionaries visited every shore ? Is the Bible translated into every language, and distributed in every land—a copy in every family—and every member of every family taught to read it ? Are the accommodations for widows and orphans as ample as they should be ? Is there a house of refuge for every class of the human family that needs one ? Have the poor ceased from the land ? Oh no ; there are no such good reasons as these for ceasing to give.

Well, does the man feel worse for having given away so much ? Has it made him unhappy ? Is his experience different from that of the Lord Jesus, who said, " It is more *blessed* to give, than to receive."

Or has he come to the conclusion to give no more, from having found that what has been given hitherto has done no good ? And is it so, that no good has been done by all the Bibles published, and all the Tracts distributed, and all the missionaries sent abroad into our own land, and into the world, and all the schools established, and all the children taught to read, and all the civilization introduced,

and all the asylums opened, and all the poor relieved? No good been done! Great good has been done by what has been given; but still more will be done by what shall be given hereafter. Bibles and tracts can now be printed at a cheaper rate than heretofore; and the conductors of our benevolent institutions have learned, by experience, that economy which can be learned in no other way. And yet now, when a dollar goes so much farther than ever before in doing good, will a man say, "I have done giving?" It is just the time to go on giving.

Had I, for a moment, the ear of him who says he has done giving, I would ask him if he has done *receiving*—if God has done giving to him?

"Done giving!" Done lending to the Lord! Done sowing and watering! Done offering the sacrifices with which God is well pleased! Done making the widow's heart leap for joy, and bringing on himself the blessing of them that were ready to perish! So this is his determination! Well, I am sorry—sorry for the sake of the poor, and the sick, and the orphan, and the ignorant, and the heathen. But no less sorry am I for the man's own sake. Poor man! poor, with all his affluence; for there is really no one more poor than he who, with the ability to give, has not the inclination. He is enriched with abundance, but not with liberality.

"Done giving!" Well, then, if he will not give his money, he must *keep* it. And yet how short the time he can keep it! Had he not better freely give away some of it, than wait for it all to be taken from him? Reader, do you not think so? Then resolve for yourself, "I will give liberally."

Are you not a Christian? Christians used to give liberally. Why should you not now? The primitive believers were bountiful. Many of them parted with *all* their worldly goods for the sake of Christ—sold their possessions and laid the entire proceeds at the apostles' feet. Now, I do not say that we should do the same. But it strikes me, that if they gave their *principal*, we might, at least, afford to contribute our *interest*.

A remarkable example of liberality we find recorded in the 8th and 9th chapters of Paul's 2d Epistle to the Corinthians, where,

wishing to excite the Corinthians to the exercise of bountifulness, he tells them what their brethren of Macedonia had done—how liberally they had given.

They gave, though they were *very poor*—in "deep poverty," ch. viii. 2. They had the best of all excuses for not giving. Truly, *they* could not afford it. But having it in their heart to give, they contrived, by dint of some ingenuity, and perhaps no little self-denial, to get it into their power to give. Such liberal souls had they, that it made their very poverty abound unto the riches of their liberality. I have sometimes thought, if their deep poverty so abounded, what would not their *great riches* have done, had they been as wealthy as some *American* Christians!

Well, having, though so very poor, contrived to bring it within their power to give, what then did these Christians do? Why, they not only went to the full extent of their ability, but even beyond it. "For to their power, I bear record, yea, and beyond their power," they gave. The disciples of our day do not give *more* than they are able. I wish it could be said that they give according to their ability.

But though they gave beyond their ability, they did not give beyond their disposition. They gave *willingly*. They had it in their hearts to give even more. It was done, "not grudgingly, or of necessity." No one said, as it is sometimes said now, "Well, I suppose I *must* give you something." Nor was their willingness the effect of any appeals made to them. They were not put up to it. They were "willing of *themselves*." It was entirely spontaneous. The apostles had not to entreat them to give; but they had to entreat the apostles to receive their gift. "Praying us with much entreaty, that we would receive the gift." It is not so now. Now, the *begging* is on the other side. What Christians these were! They were of the same mind with Christ. They agreed with him in regard to its being more blessed to give than to receive. Few modern disciples appear to accord with the Master in that sentiment.

Do you wonder how these Christians came to be such cheerful and liberal givers? I will tell you. It was owing to "the grace of God bestowed on them," as it is related in verse 1. That always makes

people liberal. Grace is a generous principle. There is nothing opens the heart like it. Under its influence they "first gave their own selves to the Lord." Now, when a man has given away *himself*, it is easy to give what only appertains to him. The great matter is, to give the *person;* the *property* follows as a matter of course; indeed, it is included in the first gift. The reason some give no more property to the Lord's cause is, that they have never given themselves to him. They have not begun right. Reader, have you begun right? Have you consecrated and made over your person to the Lord? Have you given liberally in that respect? He who has not given *himself*, has not imitated Christ, for he gave himself. HE GAVE LIBERALLY. He was rich—O how rich! And he became poor—who *so* poor?—and for our sakes. The Macedonians felt the force of this persuasive consideration. This love of Christ constrained them. They were emulous to do like him. What Christian will not yield himself to the cogency of this love, and not only give liberally of what he *has*, but make a full surrender of all he *is*, TO CHRIST AND HIS CAUSE?

APPENDIX II.

The following are a few of the works which may be consulted by those who would prosecute the subjects adverted to in this volume, more fully than has here been done:—

1. *The Marrow of Many Good Authors*, by John Trapp, M.A. The section on "Almes" is quaint, and sometimes peculiar. But it is thoroughly sound in principle, like most of the Puritanic teaching.
2. Rev. Sydrach Sympson on "*Covetousnesse*," among his works. It is less vigorous than Trapp's short discussion, but similar in spirit.
3. Dr South's *Sermons on Covetousness*, distinguished by the caustic wit, the purgent appeals, and the low evangelical standard of their Author.

4. Samuel Butler's *Remains*, vol. ii., contain a paper entitled "*The Miser*," signalized by some graphical touches, without, however, pointing out one remedy for the miser's wretchedness.
5. *The Surest and Safest Way of Thriving*, by Rev. Thomas Gouge—a treatise which strikes the right note as to principle, and describes some of the blessed results of its application.
6. *The Great Audit*, by Sir M. Hale. Sound in principle, and solemn in appeal.
7. *Commercial Discourses*, by Dr Chalmers. Vol. vi. of his collected works.
8. Mammon, *or Covetousness the Sin of the Christian Church.* The history of this Essay is well known. It largely helped to promote a movement in the right direction.
9. Treffrey on *Covetousness*, a vigorous and able volume.
10. *Chronicles and Characters of the Stock Exchange.*
11. *The Bible in the Counting-house*, by Rev. Dr Boardman.
12. *Mercantile Morals*, by Rev. W. Howard Van Doren.
13. *The Divine Law of Beneficence*, by Rev. Parsons Cooke, Mass.
14. *Zaccheus, or the Scriptural Plan of Benevolence*, by Rev. Samuel Harris, Mass.
15. *The Mission of the Church, or Systematic Beneficence*, by Rev. Edward A. Lawrence, Mass. (Nos. 12, 13, and 14, form one volume, published by the American Tract Society.)
16. *A Sermon*, by Rev. Dr John Brown, at the Annual Meeting of the London Missionary Society.
17. *The Successful Merchant*, by Rev. W. Arthur, A.M., one of the most important Biographies of our day.
18. *The duty of giving away a stated portion of our Income*, by Rev. W. Arthur, A.M., a very vigorous appeal.
19. Rev. John Wesley on *Money ;* among his Sermons.
20. *Gold and the Gospel : the Ulster Prize Essays.*
21. *Money*, a Lecture by Rev. Samuel Martin.
22. *Gold and Gold-seekers*, a Lecture by Hon. and Rev. H. M. Villiers, A.M.

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